



Bank Holding Company Performance Report September 30, 2021—FR BHCPR

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BHC Name [TEXAS CAPITAL BANCSHARES, INC.](#)

City/State [DALLAS, TX](#)

Bank Holding Company Information

Federal Reserve District: [11](#)

Consolidated Assets (\$000): [36,404,320](#)

Peer Group Number: [1](#) Number in Peer Group: [132](#)

Number of Bank Subsidiaries: [1](#)

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

[TEXAS CAPITAL BANCSHARES, INC.](#)
[2000 MCKINNEY AVENUE, SUITE 700](#)
[DALLAS, TX 75201](#)

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Summary Ratios

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
Average assets (\$000)	38,490,768			36,849,826			37,503,263			30,984,347			25,189,097		
Net income (\$000)	188,809			6,113			66,289			322,866			300,824		
Number of BHCs in peer group	132			130			128			125			118		
	BHC	Peer # 1	Pct												
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	2.06	2.65	15	2.35	2.80	22	2.33	2.77	21	3.20	3.01	55	3.67	3.08	84
+ Non-interest income	0.22	1.09	3	0.34	1.21	8	0.32	1.21	7	0.21	1.32	6	0.26	1.31	6
- Overhead expense	1.49	2.21	10	1.86	2.59	16	1.74	2.57	14	1.83	2.69	15	2.05	2.71	17
- Provision for credit losses	-0.07	-0.12	57	0.80	0.66	69	0.67	0.51	76	0.25	0.15	76	0.34	0.14	87
+ Securities gains (losses)	0	0.01	23	0	0.03	16	0	0.02	16	0	0.01	22	0	0	50
+ Other tax equivalent adjustments	0	0	49	0	0	45	0	0	48	0	0	42	0	0	45
= Pretax net operating income (tax equivalent)	0.87	1.76	5	0.04	0.91	10	0.26	1.04	10	1.34	1.56	30	1.54	1.57	42
Net operating income	0.65	1.34	6	0.02	0.70	10	0.18	0.81	11	1.04	1.19	27	1.19	1.24	40
Net income	0.65	1.34	5	0.02	0.71	10	0.18	0.82	11	1.04	1.19	27	1.19	1.24	40
Net income (Subchapter S adjusted)		2.06			1.15			1.18			1.17				1.42
Percent of Average Earning Assets															
Interest income (tax equivalent)	2.37	3.12	13	2.96	3.64	16	2.87	3.55	16	4.52	4.41	59	4.75	4.24	81
Interest expense	0.29	0.26	66	0.57	0.58	55	0.51	0.52	56	1.27	1.08	71	1.01	0.86	69
Net interest income (tax equivalent)	2.09	2.85	15	2.39	3.05	19	2.36	3.01	18	3.26	3.33	40	3.74	3.38	68
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0.07	0.12	47	0.68	0.28	88	0.76	0.27	91	0.28	0.21	71	0.35	0.22	81
Earnings coverage of net loan and lease losses (X)	19.23	26.30	54	1.72	20.97	12	1.72	22.91	10	6.56	24.40	25	6.01	21.75	23
Allowance for loan and lease losses / Total loans and leases not held-for-sale	0.93	1.32	22	1.15	1.58	26	1.04	1.58	18	0.79	0.83	46	0.85	0.90	43
Allowance for loan and lease losses / Total loans and leases	0.93	1.30	24	1.12	1.55	24	1.03	1.55	17	0.72	0.81	41	0.78	0.89	37
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.37	0.58	28	0.63	0.71	48	0.52	0.71	39	0.83	0.57	77	0.33	0.61	19
30–89 days past due loans and leases / Total loans and leases	0.17	0.29	34	0.32	0.37	56	0.08	0.39	9	0.11	0.43	11	0.18	0.44	18
Liquidity and Funding															
Net noncore funding dependence	-12.29	-3.31	25	-9.93	6.19	9	-8.22	3.20	17	9.16	14.45	34	22.20	16.62	72
Net short-term noncore funding dependence	-13.80	-9.17	29	-13.71	-2.71	18	-11.40	-4.76	22	9.07	3.38	64	22.15	4.66	93
Net loans and leases / Total assets	64.66	58.81	66	66.42	63	54	64.83	61.58	52	83.04	63.77	97	86.16	63.98	98
Capitalization															
Tier 1 leverage ratio	8.96	9.07	51	7.58	9.05	9	7.52	9.13	8	8.42	9.76	14	9.87	9.71	55
Holding company equity capital / Total assets	8.65	10.79	16	7.29	11.12	4	7.61	11.16	6	8.70	12.43	8	8.85	12.22	5
Total equity capital (including minority interest) / Total assets	8.65	10.91	15	7.29	11.24	3	7.61	11.29	5	8.70	12.57	7	8.84	12.27	5
Common equity tier 1 capital / Total risk-weighted assets	10.70	12.64	21	9.05	12.26	3	9.35	12.38	3	8.88	12.17	1	8.58	12.12	1
Net loans and leases / Equity capital (X)	7.48	5.47	85	9.12	5.73	94	8.52	5.58	92	9.54	5.21	96	9.74	5.29	99
Cash dividends / Net income	7.63	27.22	14	119.63	49.74	94	14.71	42.30	15	3.02	33.12	8	3.24	27.31	11
Cash dividends / Net income (Subchapter S adjusted)		-3.51			10.79			-0.65			-12.02				17.36
Growth Rates															
Assets	-5.28	9.51	3	14.63	16.67	54	15.91	16.68	51	15.18	9.26	78	12.69	7	82
Equity capital	12.40	7.52	78	1.56	6.54	29	1.38	6.99	23	13.27	10.49	75	13.51	7.89	78
Net loans and leases	-7.79	-0.66	15	-6.18	12.75	3	-9.50	9.07	3	11.02	9.10	69	13.23	7.89	80
Noncore funding	-36.07	-21.64	27	2.27	-6.57	64	0.01	-12.18	65	-18.39	6.59	16	57.45	10.67	91
Parent Company Ratios															
Short-term debt / Equity capital	0	0.55	39	0	0.92	36	0	0.77	38	0	1.02	36	0	1.14	37
Long-term debt / Equity capital	11.82	10.65	67	3.90	13.73	29	3.80	13.56	28	3.85	13.04	35	4.35	13.37	39
Equity investment in subsidiaries / Equity capital	98.47	103.15	20	102.37	103.27	50	102.41	102.81	48	101.89	103.22	46	101.56	103.10	47
Cash from ops + noncash items + op expense / Op expense + dividends	59.98	155.61	14	46.85	142.45	10	47.87	147.24	5	50.72	190.27	7	51.93	174.91	7

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	628,633	763,246	1,004,473	1,273,920	1,114,933	-17.64	26.05
Income from lease financing receivables.....	3,813	5,250	6,889	10,208	10,099	-27.37	12.78
Fully taxable income on loans and leases.....	631,281	761,791	1,003,324	1,267,641	1,104,735	-17.13	25.72
Tax-exempt income on loans and leases.....	1,165	6,705	8,038	16,487	20,297	-82.62	
Estimated tax benefit on income on loans and leases.....	310	1,782	2,137	4,383	5,395	-82.63	
Income on loans and leases (tax equivalent).....	632,756	770,278	1,013,499	1,288,511	1,130,427	-17.85	26.02
Investment interest income (tax equivalent).....	32,357	9,271	19,336	10,375	3,221	249.03	4637.54
Interest on balances due from depository institutions.....	9,499	24,777	27,569	71,093	32,597	-61.66	-14.55
Interest income on other earning assets.....	1,212	2,277	2,487	7,808	8,471	-46.77	-43.71
Total interest income (tax equivalent).....	675,824	806,603	1,062,891	1,377,787	1,174,716	-16.21	30.96
Interest on time deposits of \$250K or more	2,939	5,619	7,009	7,310	3,505	-47.70	
Interest on time deposits < \$250K.....	4,022	28,168	31,322	48,463	19,618	-85.72	
Interest on foreign office deposits	0	0	0	0	0		
Interest on other deposits	44,033	88,511	107,786	237,745	161,775	-50.25	79.54
Interest on other borrowings and trading liabilities.....	14,135	21,062	25,205	75,311	47,671	-32.89	106.98
Interest on subordinated debt and mandatory convertible securities	16,759	12,573	16,764	16,764	16,764	33.29	33.29
Total interest expense.....	81,888	155,933	188,086	385,593	249,333	-47.49	77.46
Net interest income (tax equivalent).....	593,936	650,670	874,805	992,194	925,383	-8.72	26.39
Non-interest income.....	63,900	93,069	121,112	66,166	65,743	-31.34	62.52
Adjusted operating income (tax equivalent)	657,836	743,739	995,917	1,058,360	991,126	-11.55	29.18
Overhead expense.....	431,438	512,877	653,106	566,650	517,110	-15.88	56.52
Provision for credit losses.....	-20,000	219,962	249,769	77,794	84,637		
Securities gains (losses)	0	0	0	-331	0		
Other tax equivalent adjustments	0	0	0	0	0		
Pretax net operating income (tax equivalent).....	250,894	12,185	96,040	415,968	388,405	1959.04	49.83
Applicable income taxes	60,404	2,823	25,657	84,295	79,964	2039.71	0.79
Tax equivalent adjustments	1,681	3,249	4,094	6,255	5,923	-48.26	16710.00
Applicable income taxes (tax equivalent).....	62,085	6,072	29,751	90,550	85,887	922.48	3.58
Minority interest	0	0	0	2,552	1,694		-100.00
Net income before discontinued operations, net of minority interest	188,809	6,113	66,289	322,866	300,824	2988.65	76.90
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	188,809	6,113	66,289	322,866	300,824	2988.65	76.90
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	188,809	6,113	66,289	325,418	302,518	2988.65	75.61
Investment securities income (tax equivalent).....	32,357	9,271	19,336	10,375	3,221	249.03	4637.54
US Treasury and agency securities (excluding mortgage-backed securities)	1,056	245	597	0	0	331.02	
Mortgage-backed securities	24,448	1,631	8,129	285	347	1398.96	4869.11
All other securities	6,853	7,395	10,610	10,090	2,874	-7.32	3488.18
Cash dividends declared.....	14,408	7,313	9,750	9,750	9,750	97.02	97.02
Common	0	0	0	0	0		
Preferred.....	14,408	7,313	9,750	9,750	9,750	97.02	97.02

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Relative Income Statement and Margin Analysis

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Percent of Average Assets															
Interest income (tax equivalent)	2.34	2.90	15	2.92	3.35	19	2.83	3.27	19	4.45	4	81	4.66	3.87	89
Less: Interest expense	0.28	0.24	67	0.56	0.54	62	0.50	0.48	62	1.24	0.98	74	0.99	0.79	71
Equals: Net interest income (tax equivalent)	2.06	2.65	15	2.35	2.80	22	2.33	2.77	21	3.20	3.01	55	3.67	3.08	84
Plus: Non-interest income	0.22	1.09	3	0.34	1.21	8	0.32	1.21	7	0.21	1.32	6	0.26	1.31	6
Equals: adjusted operating income (tax equivalent)	2.28	3.80	5	2.69	4.06	5	2.66	4.04	4	3.42	4.41	12	3.93	4.46	25
Less: Overhead expense	1.49	2.21	10	1.86	2.59	16	1.74	2.57	14	1.83	2.69	15	2.05	2.71	17
Less: Provision for credit losses	-0.07	-0.12	57	0.80	0.66	69	0.67	0.51	76	0.25	0.15	76	0.34	0.14	87
Plus: Realized gains (losses) on held-to-maturities securities	0	0	50	0	0	46	0	0	46	0	0	49	0	0	51
Plus: Realized gains (losses) on available-for-sale securities	0	0.01	24	0	0.03	17	0	0.02	17	0	0.01	21	0	0	50
Plus: other tax equivalent adjustments	0	0	49	0	0	45	0	0	48	0	0	42	0	0	45
Equals: Pretax net operating income (tax equivalent)	0.87	1.76	5	0.04	0.91	10	0.26	1.04	10	1.34	1.56	30	1.54	1.57	42
Less: Applicable income taxes (tax equivalent)	0.22	0.41	10	0.02	0.21	10	0.08	0.23	13	0.29	0.36	32	0.34	0.33	52
Less: Minority interest	0	0	41	0	0	43	0	0	42	0.01	0	88	0.01	0	86
Equals: Net operating income	0.65	1.34	6	0.02	0.70	10	0.18	0.81	11	1.04	1.19	27	1.19	1.24	40
Plus: Net extraordinary items	0	0	49	0	0	50	0	0	50	0	0	50	0	0	51
Equals: Net income	0.65	1.34	5	0.02	0.71	10	0.18	0.82	11	1.04	1.19	27	1.19	1.24	40
Memo: Net income (last four quarters)	0.64	1.30	8	0.22	0.81	12	0.18	0.82	11	1.04	1.19	27	1.19	1.24	40
Net income—BHC and noncontrolling (minority) interest	0.65	1.35	3	0.02	0.72	9	0.18	0.83	10	1.05	1.20	29	1.20	1.25	39
Margin Analysis															
Average earning assets / Average assets	98.63	93.09	96	98.59	92.11	97	98.64	92.32	97	98.37	91.05	97	98.20	91.48	96
Average interest-bearing funds / Average assets	51.13	61.98	11	60.29	64.67	30	59.01	64.06	25	62.45	65.57	37	65.70	65.56	52
Interest income (tax equivalent) / Average earning assets	2.37	3.12	13	2.96	3.64	16	2.87	3.55	16	4.52	4.41	59	4.75	4.24	81
Interest expense / Average earning assets	0.29	0.26	66	0.57	0.58	55	0.51	0.52	56	1.27	1.08	71	1.01	0.86	69
Net interest income (tax equivalent) / Average earning assets	2.09	2.85	15	2.39	3.05	19	2.36	3.01	18	3.26	3.33	40	3.74	3.38	68
Yield or Cost															
Total loans and leases (tax equivalent)	3.62	4.07	26	3.91	4.35	25	3.89	4.27	27	4.87	5.09	40	5.02	4.95	62
Interest-bearing bank balances	0.14	0.13	75	0.39	0.36	63	0.32	0.27	70	2.02	2.04	44	1.20	1.64	17
Federal funds sold and reverse repos	0.07	0.25	42	0.61	0.75	51	0.60	0.68	56	2.07	2.44	38	1.88	2.17	40
Trading assets	0	0.45	26	0	0.65	23	0	0.60	23	0	0.99	21	0	1.11	19
Total earning assets	2.37	3.09	15	2.95	3.61	16	2.86	3.51	16	4.50	4.36	61	4.73	4.20	81
Investment securities (tax equivalent)	1.20	1.77	11	3.16	2.36	94	2.21	2.25	44	4.99	2.76	96	4.61	2.68	97
US Treasury and agency securities (excluding mortgage-backed securities)	1.13	1.23	45	0.78	1.85	11	0.96	1.75	17		2.32			2.05	
Mortgage-backed securities	0.98	1.55	7	0.64	2.17	2	0.85	2.05	1	4.96	2.61	99	4.34	2.50	99
All other securities	4.88	2.85	90	4.97	3.28	88	5.34	3.24	92	5.04	4.06	82	6.02	4.20	87
Interest-bearing deposits	0.40	0.22	85	0.85	0.60	76	0.76	0.53	76	1.87	1.10	90	1.50	0.81	89
Time deposits of \$250K or more	1.18	0.70	87	2.48	1.53	96	2.21	1.42	95	2.33	1.96	81	1.27	1.44	33
Time deposits < \$250K	0.36	0.67	17	1.44	1.47	45	1.27	1.36	42	2.26	1.82	77	1.91	1.29	90
Other domestic deposits	0.40	0.16	92	0.76	0.41	88	0.69	0.36	89	1.85	0.93	92	1.46	0.67	94
Foreign deposits		0.12			0.48			0.42			1.19			0.97	
Federal funds purchased and repos	0.15	0.18	62	0.62	0.71	57	0.52	0.62	57	2.31	1.86	73	1.97	1.51	70
Other borrowed funds and trading liabilities	0.68	1.29	30	0.77	1.54	15	0.69	1.50	15	2.22	2.38	40	2.04	2.28	33
All interest-bearing funds	0.55	0.38	81	0.94	0.82	65	0.85	0.74	65	1.99	1.49	79	1.51	1.19	75

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Non-interest Income and Expenses

Dollar Amount in Thousands	09/30/2021		09/30/2020		12/31/2020		12/31/2019		12/31/2018			
Non-interest Income and Expenses												
Total non-interest income		63,900		93,069		121,112		66,166		65,743		
Fiduciary activities income		1,595		1,560		2,031		2,082		1,883		
Service charges on deposit accounts - domestic		14,245		8,865		11,948		11,636		12,971		
Trading revenue.....		0		0		0		0		0		
Investment banking fees and commissions.....		7,785		5,757		7,967		6,728		6,264		
Insurance activities revenue.....		11		15		18		24		26		
Venture capital revenue.....		0		0		0		0		0		
Net servicing fees		-5,688		-28,477		-32,492		-4,233		9,652		
Net securitization income		0		0		0		0		0		
Net gains (losses) on sales of loans, OREO, other assets.....		12,211		45,488		66,034		-21,687		-9,693		
Other non-interest income.....		33,741		59,861		65,606		71,616		44,640		
Total overhead expenses		431,438		512,877		653,106		566,650		517,110		
Personnel expense.....		261,525		261,806		340,255		314,058		291,311		
Net occupancy expense.....		24,463		26,582		34,955		32,989		30,342		
Goodwill impairment losses		0		0		0		0		0		
Amortization expenses and impairment loss (other intangible assets).....		304		331		432		470		604		
Other operating expenses.....		145,146		224,158		277,464		219,133		194,853		
Fee income on mutual funds and annuities.....		0		0		0		0		0		
Memoranda												
Assets under management in proprietary mutual funds and annuities		0		0		0		0		0		
Number of equivalent employees		1,640		1,618		1,618		1,736		1,645		
Average personnel expense per employee.....		159.47		161.81		210.29		180.91		177.09		
Average assets per employee.....		23,469.98		22,774.92		23,178.78		17,848.13		15,312.52		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios												
Mutual fund fee income / Non-interest income		0	2.14	11	0	2.09	10	0	2.02	10	0	3.08
Overhead expenses / Net Interest Income + non-interest income		65.75	58.85	78	69.26	62.06	79	65.85	62.28	66	53.86	61.29
Percent of Average Assets												
Total overhead expense		1.49	2.21	10	1.86	2.59	16	1.74	2.57	14	1.83	2.69
Personnel expense.....		0.91	1.23	16	0.95	1.30	15	0.91	1.30	15	1.01	1.41
Net occupancy expense.....		0.08	0.24	6	0.10	0.26	3	0.09	0.26	3	0.11	0.28
Other operating expenses.....		0.50	0.72	18	0.81	0.95	51	0.74	0.94	41	0.71	0.97
Overhead less non-interest income		1.27	1.08	60	1.52	1.27	74	1.42	1.25	66	1.62	1.32
Percent of Adjusted Operating Income (Tax Equivalent)												
Total overhead expense		65.58	58.34	78	68.96	61.60	80	65.58	61.82	66	53.54	60.64
Personnel expense.....		39.76	32.89	86	35.20	32.31	67	34.16	32.36	58	29.67	32.39
Net occupancy expense.....		3.72	6.26	12	3.57	6.55	10	3.51	6.58	10	3.12	6.52
Other operating expenses.....		22.11	18.68	76	30.18	22.16	84	27.90	22.28	80	20.75	21.20
Total non-interest income		9.71	28.20	8	12.51	28.52	15	12.16	28.83	14	6.25	29.23
Fiduciary activities income		0.24	2.27	31	0.21	2.06	30	0.20	2.09	29	0.20	1.97
Service charges on domestic deposit accounts		2.17	3.25	34	1.19	3.23	16	1.20	3.27	16	1.10	3.88
Trading revenue.....		0	0.68	25	0	1.37	27	0	1.28	25	0	1.18
Investment banking fees and commissions.....		1.18	2.46	46	0.77	2.59	34	0.80	2.46	35	0.64	3.54
Insurance activities revenue.....		0	0.38	26	0	0.41	27	0	0.41	27	0	0.47
Venture capital revenue.....		0	0.03	45	0	0	45	0	0.01	44	0	0.02
Net servicing fees		-0.86	0.56	1	-3.83	-0.04	4	-3.26	0.01	3	-0.40	0.28
Net securitization income		0	0.01	43	0	0	46	0	0	45	0	0.01
Net gain (loss) - sales of loans, OREO, and other assets		1.86	3.64	41	6.12	3.74	74	6.63	3.92	75	-2.05	1.86
Other non-interest income.....		5.13	9.39	25	8.05	9.49	48	6.59	9.65	37	6.77	10.04
Overhead less non-interest income		55.87	29.67	97	56.45	31.97	93	53.42	31.93	89	47.29	31.06
Applicable income taxes / Pretax net operating income (tax equivalent).....		24.08	21.49	76	23.17	18.64	78	26.71	18.63	95	20.26	20.56
Applicable income tax + TE / Pretax net operating income + TE		24.75	23.11	71	49.83	22.16	99	30.98	21.18	94	21.77	23.23

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Assets

	Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
							1-Year	5-Year
Real estate loans	5,268,501	6,926,561	6,234,181	8,786,945	8,012,488	-23.94	-14.74	
Commercial and industrial loans	7,699,569	7,520,837	7,175,795	7,579,520	8,258,091	2.38	35.89	
Loans to individuals	243,573	88,043	92,658	76,998	73,144	176.65	828.78	
Loans to depository institutions and acceptances of other banks	0	0	0	0	0			
Agricultural loans	4,030	4,272	4,213	5,542	4,591	-5.66		
Other loans and leases	10,613,959	11,352,337	11,278,540	10,845,708	8,268,105	-6.50	64.81	
Less: Unearned income	70,255	75,979	71,362	71,317	78,871	-7.53	77.45	
Loans and leases, net of unearned income	23,759,377	25,816,071	24,714,025	27,223,396	24,537,548	-7.97	30.03	
Less: Allowance for loan and lease losses	221,957	290,165	254,615	195,047	191,522	-23.51	23.01	
Net loans and leases	23,537,420	25,525,906	24,459,410	27,028,349	24,346,026	-7.79	30.10	
Debt securities that reprice or mature in over 1 year	3,609,123	1,323,423	3,148,802	198,206	97,566	172.71	20658.79	
Mutual funds and equity securities	40,608	29,704	33,832	25,614	17,170	36.71	369.78	
Subtotal	27,187,151	26,879,033	27,642,044	27,252,169	24,460,762	1.15	50.06	
Interest-bearing bank balances	8,317,926	10,461,544	9,032,807	4,233,766	2,816,004	-20.49	141.72	
Federal funds sold and reverse repos	0	0	0	30,000	50,190		-100.00	
Debt securities that reprice or mature within 1 year	14,143	14,186	14,336	16,051	5,480	-0.30	4238.34	
Trading assets	56,940	109,186	97,046	46,719	20,364	-47.85	0.36	
Total earning assets	35,576,160	37,463,949	36,786,233	31,578,705	27,352,800	-5.04	64.35	
Non-interest-bearing cash and due from depository institutions	217,125	185,242	173,573	161,817	214,191	17.21	85.03	
Premises, fixed assets, and leases	80,107	97,354	91,514	111,252	23,802	-17.72	288.79	
Other real estate owned	0	0	0	0	79		-100.00	
Investment in unconsolidated subsidiaries	3,406	3,406	3,406	3,406	3,406	0.00	0.00	
Intangible and other assets	527,522	682,921	671,370	692,952	664,059	-22.76	28.64	
Total assets	36,404,320	38,432,872	37,726,096	32,548,132	28,258,337	-5.28	63.86	
Quarterly average assets	36,758,858	38,422,003	39,463,576	34,610,316	26,261,624	-4.33	69.48	
Average loans and leases (YTD)	23,316,605	26,251,217	26,083,704	26,477,721	22,502,023	-11.18	39.05	
Memoranda								
Loans held-for-sale	9,660	648,009	283,165	2,577,134	1,969,474	-98.51	-98.51	
Loans not held-for-sale	23,749,717	25,168,062	24,430,860	24,646,262	22,568,074	-5.64	34.76	
Real estate loans secured by 1–4 family	379,251	1,059,385	635,711	3,034,650	2,432,762	-64.20	-56.82	
Commercial real estate loans	4,872,301	5,853,150	5,584,520	5,737,319	5,563,894	-16.76	-7.74	
Construction and land development	2,043,520	2,589,743	2,461,872	2,626,703	2,190,349	-21.09	-8.89	
Multifamily	358,113	525,170	507,246	420,839	246,492	-31.81	5.86	
Nonfarm nonresidential	2,470,668	2,738,237	2,615,402	2,689,777	3,127,053	-9.77	-8.49	
Real estate loans secured by farmland	16,949	14,026	13,950	14,976	15,832	20.84	-16.14	
Total investment securities	3,663,874	1,367,313	3,196,970	239,871	120,216	167.96	13801.48	
U.S. Treasury securities	0	0	0	0	0			
US agency securities (excluding mortgage-backed securities)	121,920	123,948	123,589	0	0	-1.64		
Municipal securities	0	0	0	0	0		-100.00	
Mortgage-backed securities	3,304,722	1,001,782	2,828,956	5,266	7,242	229.88	19174.01	
Asset-backed securities	196,624	211,879	210,593	208,991	95,804	-7.20		
Other debt securities	0	0	0	0	0			
Mutual funds and equity securities	40,608	29,704	33,832	25,614	17,170	36.71	369.78	
Available-for-sale securities	3,623,266	1,337,609	3,163,138	214,257	103,046	170.88	13647.40	
U.S. Treasury securities	0	0	0	0	0			
US agency securities (excluding mortgage-backed securities)	121,920	123,948	123,589	0	0	-1.64		
Municipal securities	0	0	0	0	0		-100.00	
Mortgage-backed securities	3,304,722	1,001,782	2,828,956	5,266	7,242	229.88	19174.01	
Asset-backed securities	196,624	211,879	210,593	208,991	95,804	-7.20		
Other debt securities	0	0	0	0	0			
Mutual funds and equity securities	0	0	0	0	0		-100.00	
Held-to-maturity securities appreciation (depreciation)	-51,534	8,654	19,967	11,328	654			
Available-for-sale securities appreciation (depreciation)	11,804	11,058	11,417	11,964	0	6.75		
Structured notes, fair value	25,287	34,976	33,537	4,732	6,514	-27.70	59.57	

Liabilities and Changes in Capital

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Demand deposits	14,970,462	12,339,212	12,740,947	9,438,523	7,317,414	21.32	70.32
NOW, ATS and transaction accounts	843,065	937,444	1,049,664	729,655	559,906	-10.07	50.49
Time deposits less brokered deposits < \$250K	-1,086,143	-2,068,905	-1,411,208	-1,360,771	-1,746,355		
MMDA and other savings accounts	12,569,362	15,865,558	14,966,459	13,439,447	10,714,843	-20.78	51.31
Other non-interest-bearing deposits	0	0	0	0	0	0	
Core deposits	27,296,746	27,073,309	27,345,862	22,246,854	16,845,808	0.83	53.95
Time deposits of \$250K or more	249,770	290,610	375,669	340,724	266,156	-14.05	
Foreign deposits	0	0	0	0	0	0	
Federal funds purchased and repos	3,470	208,183	111,751	141,766	641,174	-98.33	-95.74
Secured federal funds purchased	0	0	0	0	0	0	
Commercial paper	0	0	0	0	0	0	
Other borrowings w/remaining maturity of 1 year or less	2,200,000	2,711,964	3,013,413	2,401,897	3,900,000	-18.88	152.87
Other borrowings w/remaining maturity over 1 year	269,985	0	0	0	0	-66.25	
Brokered deposits < \$250K	2,267,152	4,595,568	3,275,058	3,891,079	3,494,723	-50.67	
Noncore funding	4,990,377	7,806,325	6,775,891	6,775,466	8,302,053	-36.07	130.44
Trading liabilities	56,940	109,316	96,572	46,719	20,364	-47.91	0.36
Subordinated notes and debentures + trust preferred securities	658,077	395,806	395,896	395,535	395,173	66.26	66.87
Other liabilities	254,428	247,712	240,651	252,770	195,770	2.71	77.45
Total liabilities	33,256,568	35,632,468	34,854,872	29,717,344	25,759,168	-6.67	62.30
Equity Capital							
Perpetual preferred stock (including surplus)	300,000	150,000	150,000	150,000	150,000	100.00	100.00
Common stock	506	504	504	503	502	0.40	10.00
Common surplus	1,000,509	987,754	991,898	978,205	967,890	1.29	39.45
Retained earnings	1,887,457	1,655,317	1,713,056	1,694,608	1,381,492	14.02	120.18
Accumulated other comprehensive income	-40,712	6,837	15,774	8,950	518		
Other equity capital components	-8	-8	-8	-8	-8		
Total holding company equity capital	3,147,752	2,800,404	2,871,224	2,832,258	2,500,394	12.40	82.40
Noncontrolling (minority) interest in subsidiaries	0	0	0	-1,470	-1,225		
Total equity capital, including minority interest	3,147,752	2,800,404	2,871,224	2,830,788	2,499,169	12.40	82.44
Total liabilities and capital	36,404,320	38,432,872	37,726,096	32,548,132	28,258,337	-5.28	63.86
Memoranda							
Non-interest-bearing deposits	14,970,462	12,339,212	12,740,947	9,438,523	7,317,414	21.32	70.32
Interest-bearing deposits	14,843,206	19,620,275	18,255,642	17,040,134	13,289,273	-24.35	58.66
Total deposits	29,813,668	31,959,487	30,996,589	26,478,657	20,606,687	-6.71	64.31
Long-term debt that reprices within 1 year	269,985	0	0	0	0		
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	2,871,224	2,832,258	2,832,258	2,500,394	2,202,721		
Accounting restatements	0	-38,092	-38,092	0	2		
Net income	188,809	6,113	66,289	322,866	300,824		
Net sale of new perpetual preferred stock	139,723	0	0	0	0		
Net sale of new common stock	18,890	9,551	13,695	10,316	6,591		
Sale of treasury stock	0	0	0	0	0		
Less: Purchase of treasury stock	0	0	0	0	0		
Changes incident to business combinations	0	0	0	0	0		
Less: Dividends declared	14,408	7,313	9,750	9,750	9,750		
Change in other comprehensive income	-56,486	-2,113	6,824	8,432	6		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	0	0	0	0	0		
Holding company equity capital, ending balance	3,147,752	2,800,404	2,871,224	2,832,258	2,500,394		

Percent Composition of Assets

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Real estate loans	14.47	36.06	13	18.02	36.66	16	16.52	36.22	16	27	37.78	31	28.35	37.19	31
Commercial and industrial loans	21.15	11.11	91	19.57	14.40	75	19.02	13.52	77	23.29	12.02	92	29.22	12.85	94
Loans to individuals	0.67	3.60	32	0.23	3.57	19	0.25	3.40	18	0.24	4.20	15	0.26	4.31	16
Loans to depository institutions and acceptances of other banks	0	0.02	32	0	0.03	30	0	0.03	31	0	0.04	29	0	0.05	28
Agricultural loans.....	0.01	0.21	33	0.01	0.20	36	0.01	0.19	34	0.02	0.24	39	0.02	0.30	40
Other loans and leases.....	29.16	4.26	98	29.54	4.66	99	29.90	4.63	99	33.32	5.01	99	29.26	5	99
Net loans and leases.....	64.66	58.81	66	66.42	63	54	64.83	61.58	52	83.04	63.77	97	86.16	63.98	98
Debt securities over 1 year.....	9.91	18.32	20	3.44	14.80	6	8.35	15.55	17	0.61	14.60	5	0.35	14.63	4
Mutual funds and equity securities	0.11	0.05	78	0.08	0.06	72	0.09	0.05	75	0.08	0.06	69	0.06	0.06	64
Subtotal	74.68	78.17	29	69.94	79.07	16	73.27	78.16	20	83.73	79.65	50	86.56	79.97	68
Interest-bearing bank balances	22.85	9.37	91	27.22	6.40	96	23.94	7.51	96	13.01	3.06	96	9.97	3.04	94
Federal funds sold and reverse repos	0	0.53	27	0	0.80	27	0	0.82	26	0.09	1.57	66	0.18	1.66	67
Debt securities 1 year or less	0.04	1.51	5	0.04	1.85	3	0.04	1.68	4	0.05	1.91	4	0.02	1.96	5
Trading assets	0.16	0.58	54	0.28	1.04	47	0.26	1.01	47	0.14	1.19	46	0.07	1.33	43
Total earning assets.....	97.73	91.57	99	97.48	90.87	99	97.51	91.05	99	97.02	89.53	99	96.80	89.74	99
Non-interest cash and due from depository institutions.....	0.60	0.99	19	0.48	1.03	9	0.46	1.07	9	0.50	1.14	9	0.76	1.21	19
Other real estate owned.....	0	0.01	6	0	0.03	3	0	0.02	4	0	0.03	4	0	0.04	6
All other assets.....	1.68	7.39	0	2.04	8.03	0	2.03	7.82	0	2.48	9.27	0	2.45	8.98	0
Memoranda															
Short-term investments	22.89	12.31	87	27.26	10.21	90	23.98	11.17	87	13.15	7.63	80	10.16	7.80	74
U.S. Treasury securities.....	0	1.18	12	0	0.91	15	0	0.84	17	0	1.03	11	0	1.04	14
US agency securities (excluding mortgage-backed securities)	0.33	0.75	51	0.32	0.59	51	0.33	0.63	52	0	0.54	13	0	0.69	10
Municipal securities	0	1.70	7	0	1.60	8	0	1.69	8	0	1.34	7	0	1.62	7
Mortgage-backed securities	9.08	13.46	30	2.61	11.20	7	7.50	11.75	32	0.02	11.44	3	0.03	11.13	3
Asset-backed securities	0.54	0.47	69	0.55	0.31	77	0.56	0.32	77	0.64	0.28	77	0.34	0.33	73
Other debt securities	0	0.51	8	0	0.40	9	0	0.42	10	0	0.39	9	0	0.41	9
Loans held-for-sale.....	0.03	0.50	24	1.69	0.52	89	0.75	0.52	71	7.92	0.39	96	6.97	0.30	97
Loans held for investment	65.24	58.34	69	65.49	63.22	45	64.76	61.72	51	75.72	63.50	83	79.86	63.93	93
Real estate loans secured by 1–4 family	1.04	11.57	6	2.76	12.28	13	1.69	11.91	10	9.32	13.29	34	8.61	13.46	29
Revolving	0.01	1.44	9	0.01	1.72	11	0.01	1.66	11	0.01	2.07	10	0.02	2.27	10
Closed-end, secured by first liens	1.03	9.73	9	2.74	10.10	16	1.67	9.81	11	9.31	10.69	43	8.59	10.57	38
Closed-end, secured by junior liens	0	0.19	2	0	0.24	6	0	0.22	6	0	0.28	8	0	0.31	7
Commercial real estate loans	13.38	22.35	25	15.23	22.30	30	14.80	22.22	28	17.63	22.23	38	19.69	21.58	47
Construction and land development	5.61	3.40	81	6.74	3.47	80	6.53	3.40	81	8.07	3.44	88	7.75	3.51	87
Multifamily.....	0.98	3.32	26	1.37	3.10	30	1.34	3.12	27	1.29	3.01	33	0.87	2.72	30
Nonfarm nonresidential	6.79	14.65	21	7.12	14.72	25	6.93	14.72	26	8.26	14.69	30	11.07	14.44	41
Real estate loans secured by farmland.....	0.05	0.35	42	0.04	0.33	41	0.04	0.33	41	0.05	0.36	42	0.06	0.41	46

Loan Mix and Analysis of Concentrations of Credit

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
	22.17	60.51	7	26.83	56.15	12	25.23	57.15	10	32.28	57.46	15	32.65	56.49	15
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	22.17	60.51	7	26.83	56.15	12	25.23	57.15	10	32.28	57.46	15	32.65	56.49	15
Real estate loans secured by 1–4 family.....	1.60	20	6	4.10	19.51	10	2.57	19.43	9	11.15	20.75	23	9.91	21.10	19
Revolving	0.02	2.47	7	0.02	2.66	9	0.02	2.64	10	0.02	3.15	8	0.02	3.50	9
Closed-end.....	1.58	17.35	7	4.09	16.64	11	2.55	16.59	9	11.13	17.39	28	9.89	17.39	21
Commercial real estate loans	20.51	37.13	23	22.67	33.63	26	22.60	34.63	25	21.07	33.52	27	22.68	32.14	35
Construction and land development.....	8.60	5.69	76	10.03	5.18	84	9.96	5.26	82	9.65	5.09	80	8.93	5.20	78
1–4 family.....	2.28	1.19	79	2.57	0.94	87	2.43	0.93	84	2.59	0.94	84	2.77	1.02	84
Other.....	6.32	4.46	70	7.46	4.09	83	7.53	4.19	82	7.05	4.02	78	6.15	4.05	73
Multifamily.....	1.51	5.41	16	2.03	4.78	26	2.05	4.96	24	1.55	4.69	21	1	4.10	15
Nonfarm nonresidential	10.40	24.45	20	10.61	22.19	24	10.58	22.93	23	9.88	22.15	23	12.74	21.40	31
Owner-occupied.....	3.48	8.31	21	3.40	7.46	25	3.49	7.68	23	3.05	7.72	26	3.08	8.03	26
Other.....	6.92	15.83	21	7.20	14.52	24	7.10	14.95	23	6.84	14.34	22	9.66	13.38	37
Real estate loans secured by farmland.....	0.07	0.61	40	0.05	0.52	41	0.06	0.54	41	0.06	0.55	40	0.06	0.63	42
Loans to depository institutions and acceptances of other banks.....	0	0.03	32	0	0.06	30	0	0.06	31	0	0.11	29	0	0.12	28
Commercial and industrial loans	32.41	19.45	84	29.13	22.98	74	29.04	22.17	75	27.84	19.53	76	33.65	20.32	84
Loans to individuals	1.03	6.58	29	0.34	6.23	16	0.37	6.13	17	0.28	7.13	10	0.30	7.36	11
Credit card loans	0	0.51	22	0	0.63	22	0	0.65	22	0	0.81	21	0	1.02	20
Agricultural loans.....	0.02	0.38	32	0.02	0.31	36	0.02	0.32	34	0.02	0.37	38	0.02	0.46	38
Other loans and leases.....	44.67	8.42	93	43.97	9.11	93	45.64	9.09	93	39.84	9.85	92	33.70	9.66	91
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	150.46	383.43	12	218.19	387.92	20	194.77	381.27	17	282.76	391.26	30	288.13	379.80	33
Real estate loans secured by 1–4 family.....	10.83	124.74	6	33.37	130.23	13	19.86	125.03	10	97.65	138.18	35	87.48	137.84	32
Revolving	0.13	15.53	8	0.15	18.32	10	0.15	17.42	10	0.16	21.26	8	0.18	23.33	9
Closed-end.....	10.70	107.54	7	33.22	110.40	17	19.71	106.14	10	97.50	115.20	44	87.30	112.79	39
Commercial real estate loans	139.15	238.58	27	184.38	237.16	34	174.47	234.65	34	184.62	229.44	37	200.08	219.72	44
Construction and land development.....	58.36	36.07	77	81.58	36.48	87	76.91	35.62	86	84.53	34.95	90	78.76	35.36	88
1–4 family.....	15.47	7.44	80	20.89	6.64	88	18.74	6.34	89	22.72	6.61	89	24.48	7.04	92
Other.....	42.89	28.34	73	60.69	28.60	90	58.18	28.16	87	61.80	27.32	87	54.29	27.26	85
Multifamily.....	10.23	35.29	21	16.54	32.93	33	15.85	32.74	32	13.54	31.04	33	8.86	27.85	28
Nonfarm nonresidential	70.56	156.30	21	86.26	156.60	28	81.71	155.06	27	86.56	152.10	31	112.45	147.22	40
Owner-occupied.....	23.61	52.63	26	27.67	52.43	30	26.92	52.37	28	26.68	53.07	30	27.20	54.89	33
Other.....	46.95	100.99	25	58.58	101.87	30	54.79	100.54	29	59.88	97.41	35	85.25	91.80	50
Real estate loans secured by farmland.....	0.48	3.67	42	0.44	3.43	42	0.44	3.44	41	0.48	3.60	41	0.57	4.02	45
Loans to depository institutions and acceptances of other banks.....	0	0.20	32	0	0.31	30	0	0.28	31	0	0.44	29	0	0.54	28
Commercial and industrial loans	219.89	116.17	88	236.91	150.16	87	224.19	139.91	84	243.90	122.02	91	296.96	128.82	94
Loans to individuals	6.96	36.56	33	2.77	36.83	20	2.89	37.47	18	2.48	43.51	15	2.63	42.67	16
Credit card loans	0	2.58	22	0	3.28	22	0	3.30	22	0	4.34	21	0	5.31	20
Agricultural loans.....	0.12	2.03	33	0.13	1.99	37	0.13	1.88	36	0.18	2.18	40	0.17	2.72	41
Other loans and leases.....	303.13	47.63	98	357.61	49.92	99	352.37	49.54	99	349.01	52.44	99	297.32	51.79	99
Supplemental															
Non-owner occupied CRE loans / Gross loans	20.93	29.25	31	22.12	26.62	38	22.06	27.32	36	21.28	26.45	39	22.57	24.79	47
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	142.01	187.63	34	179.89	186.45	49	170.35	183.76	46	186.41	178.57	50	199.12	167.93	56
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	165.63	244.92	31	207.57	243.47	37	197.28	240.85	35	213.09	236.10	43	226.32	225.98	48

Liquidity and Funding

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Short-term investments	22.89	12.31	87	27.26	10.21	90	23.98	11.17	87	13.15	7.63	80	10.16	7.80	74
Liquid assets	33.01	29.12	59	30.92	24.65	74	32.49	26.22	72	13.76	22.44	24	11	22.72	10
Investment securities	10.06	20.37	14	3.56	17.19	5	8.47	17.85	13	0.74	16.99	3	0.43	17.27	4
Net loans and leases	64.66	58.81	66	66.42	63	54	64.83	61.58	52	83.04	63.77	97	86.16	63.98	98
Net loans, leases and standby letters of credit	65.59	59.61	68	67.08	63.89	54	65.54	62.48	53	83.85	64.84	96	87	65.07	98
Core deposits	74.98	75.52	33	70.44	69.20	38	72.49	70.67	41	68.35	63.09	53	59.61	62.13	31
Noncore funding	13.71	10.15	75	20.31	15.53	74	17.96	14.13	72	20.82	19.36	66	29.38	21.34	75
Time deposits of \$250K or more	0.69	1.67	24	0.76	2.35	18	1	2.11	25	1.05	2.94	17	0.94	2.89	19
Foreign deposits	0	0.33	39	0	0.36	38	0	0.36	39	0	0.43	38	0	0.47	38
Federal funds purchased and repos	0.01	1.19	23	0.54	1.44	45	0.30	1.47	36	0.44	1.94	35	2.27	1.97	69
Secured federal funds purchased	0	0	49	0	0	48	0	0	48	0	0	49	0	0	49
Net federal funds purchased (sold)	0.01	0.54	39	0.54	0.59	57	0.30	0.54	50	0.34	0.48	50	2.09	0.54	80
Commercial paper	0	0.01	45	0	0.01	45	0	0.01	44	0	0.02	45	0	0.02	44
Other borrowings w/remaining maturity of 1 year or less	6.04	0.88	94	7.06	1.75	92	7.99	1.24	94	7.38	3.01	91	13.80	3.67	96
Earning assets that reprice within 1 year	84.27	38.80	98	88.86	38.76	99	84.15	39.38	99	90.67	39.29	99	90.55	40.29	99
Interest-bearing liabilities that reprice within 1 year	3.50	6.64	28	4.60	8.86	25	3.49	8.20	17	8.65	10.19	49	7.05	10.01	37
Long-term debt that reprices within 1 year	0.74	0.27	82	0	0.52	27	0	0.47	27	0	0.96	25	0	1.34	25
Net assets that reprice within 1 year	80.03	30.83	98	84.26	27.76	99	80.65	29.11	99	82.02	26.63	99	83.50	27.38	99
Other Liquidity and Funding Ratios															
Net noncore funding dependence	-12.29	-3.31	25	-9.93	6.19	9	-8.22	3.20	17	9.16	14.45	34	22.20	16.62	72
Net short-term noncore funding dependence	-13.80	-9.17	29	-13.71	-2.71	18	-11.40	-4.76	22	9.07	3.38	64	22.15	4.66	93
Short-term investment / Short-term noncore funding	181.95	304.29	40	154.25	149.65	61	153.45	184.19	55	63.40	77.77	56	34.64	66.46	46
Liquid assets - short-term noncore funding / Nonliquid assets	30.51	36.72	46	19.17	24.47	50	24.97	28.18	53	-8.10	16.97	9	-20.60	16.04	2
Net loans and leases / Total deposits	78.95	73.05	66	79.87	82.06	40	78.91	79.43	48	102.08	90.31	83	118.15	90.08	88
Net loans and leases / Core deposits	86.23	78.83	66	94.28	92.26	60	89.44	88.34	60	121.49	103.93	80	144.52	105	88
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	0.50			1.73			1.57			0.72			-0.82		
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-1.56	1.06	4	0.30	4.54	4	0.67	4.31	7	0.39	1.36	30	0.03	-1.98	94
Structured notes appreciation (depreciation) / Tier 1 capital	-0.09	0	12	-0.13	0	5	-0.11	0.02	5	-0.09	0	5		-0.05	
Percent of Investment Securities															
Held-to-maturity securities	0	13.65	14	0	11.41	16	0	11.38	15	0	12.67	14	0	16.19	11
Available-for-sale securities	98.89	84.59	66	97.83	86.72	56	98.94	87.23	67	89.32	85.40	45	85.72	81.88	46
U.S. Treasury securities	0	6.01	12	0	5.26	15	0	4.72	16	0	6.15	11	0	6.99	14
US agency securities (excluding mortgage-backed securities)	3.33	4.24	61	9.07	3.94	79	3.87	4.01	67	0	3.49	13	0	4.02	9
Municipal securities	0	8.38	7	0	9.87	7	0	9.83	7	0	7.75	7	0	9.16	6
Mortgage-backed securities	90.20	66.09	83	73.27	66.61	56	88.49	66.64	78	2.20	67.43	2	6.02	65.45	3
Asset-backed securities	5.37	2.45	76	15.50	1.91	93	6.59	1.91	82	87.13	1.66	99	79.69	2.05	99
Other debt securities	0	3.01	8	0	2.93	9	0	3.01	9	0	2.94	9	0	2.79	9
Mutual funds and equity securities	1.11	0.29	87	2.17	0.38	94	1.06	0.35	84	10.68	0.40	98	14.28	0.42	99
Debt securities 1 year or less	0.39	8.18	7	1.04	11.25	9	0.45	10.55	6	6.69	11.86	42	4.56	11.91	29
Debt securities 1 to 5 years	1.20	17.39	8	0.05	17.70	2	0.02	17.03	2	0.45	17.94	4	1.39	19.18	11
Debt securities over 5 years	97.31	72.07	96	96.74	68.10	93	98.47	69.86	96	82.18	66.02	64	79.77	64.73	63
Pledged securities	0.69	33.37	3	2.56	37.16	6	1.05	35.67	5	1.97	30.57	8	5.42	33.30	11
Structured notes, fair value	0.32	0.06	90	0.81	0.02	95	0.36	0.02	93	4.99	0.03	96	0	0.04	41
Percent Change from Prior Like Quarter															
Short-term investments	-20.46	64.27	11	109.13	124.80	57	111.39	183.32	47	49.04	26.69	73	4.96	6.77	51
Investment securities	167.96	32.48	96	474.45	20.30	99	1,232.79	23.62	99	99.53	11.75	97	411.32	9.42	99
Core deposits	0.83	16.96	3	20.22	26	36	22.92	26.88	41	32.06	11.23	88	-1.11	7.29	12
Noncore funding	-36.07	-21.64	27	2.27	-6.57	64	0.01	-12.18	65	-18.39	6.59	16	57.45	10.67	91

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Loan commitments (reported semiannually, June/Dec)			8,530,453	8,066,656	8,030,198
Commit: Secured commercial real estate loans	2,780,628	2,748,589	2,909,060	2,587,574	2,966,783
Commit: Unsecured real estate loans	983,756	735,932	770,702	230,530	687,402
Credit card lines (reported semiannually, June/Dec)	0	0	0	0	0
Securities underwriting	340,075	255,504	267,909	261,706	237,819
Standby letters of credit	821	2,987	985	1,935	1,671
Commercial and similar letters of credit	0	0	0	0	0
Securities lent	109,204	110,249	119,482	146,715	149,101
Credit derivatives - notional amount (holding company as guarantor)	167,411	166,348	165,823	145,870	114,799
Credit derivative contracts w/ purchased credit protection-investment grade..	109,204	110,249	119,482	146,715	149,101
Credit derivative contracts w/ purchased credit protection-noninvest grade..	0	0	0	0	0
Derivative Contracts					
Interest rate futures and forward contracts	0	2,975,374	972,471	2,868,665	2,096,511
Written options contracts (interest rate)	204,655	652,188	565,634	639,163	606,950
Purchased options contracts (interest rate).....	204,655	652,188	565,634	639,163	606,950
Interest rate swaps.....	3,715,954	4,099,876	4,165,912	3,096,468	3,158,656
Futures and forward foreign exchange	0	4,458	13,334	4,438	79,476
Written options contracts (foreign exchange).....	0	0	0	0	0
Purchased options contracts (foreign exchange).....	0	0	0	0	0
Foreign exchange rate swaps	0	0	0	0	0
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other).....	0	0	0	0	0
Purchased options contracts (commodity and other).....	0	0	0	0	0
Commodity and other swaps	0	0	0	0	0

BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)						22.61	22.01	57	24.78	23.52	61	28.42	24.05	69	
Standby letters of credit	0.93	0.66	75	0.66	0.72	61	0.71	65	0.80	0.84	61	0.84	0.92	59	
Commercial and similar letters of credit	0	0.02	50	0.01	0.02	59	0	0.02	48	0.01	0.02	52	0.01	0.02	47
Securities lent	0	0.10	42	0	0.23	40	0	0.18	40	0	0.40	39	0	0.62	39
Credit derivatives - notional amount (holding company as guarantor)	0.30	0.24	70	0.29	0.39	70	0.32	69	0.45	0.42	69	0.53	0.52	80	
Credit derivatives - notional amount (holding company as beneficiary)	0.46	0.18	79	0.43	0.33	80	0.44	79	0.45	0.52	79	0.41	0.75	82	
Credit derivative contracts w/ purchased credit protection-investment grade..	0.30	0.18	78	0.29	0.24	77	0.32	77	0.45	0.30	79	0.53	0.52	86	
Credit derivative contracts w/ purchased credit protection-noninvest grade..	0	0.13	35	0	0.35	33	0	0.30	33	0	0.45	34	0	0.69	34
Derivative contracts	11.33	47.31	37	21.81	51.49	53	16.65	48.62	43	22.27	68.47	53	23.17	65.81	57
Interest rate contracts	11.33	35.15	40	21.80	36.10	55	16.62	34.36	44	22.25	47.31	57	22.89	43.84	58
Interest rate futures and forward contracts	0	4.39	13	7.74	8.89	82	2.58	6.21	70	8.81	10.67	80	7.42	11.40	81
Written options contracts (interest rate)	0.56	1.69	49	1.70	2.33	61	1.50	2.18	61	1.96	2.47	73	2.15	2.16	74
Purchased options contracts (interest rate).....	0.56	1.29	66	1.70	1.45	76	1.50	1.46	75	1.96	2.65	73	2.15	2.32	73
Interest rate swaps	10.21	20.27	46	10.67	20.71	41	11.04	20.83	41	9.51	28.86	33	11.18	26.74	42
Foreign exchange contracts	0	6.12	25	0.01	5.79	53	0.04	6.01	55	0.01	10.12	48	0.28	10.92	61
Futures and forward foreign exchange contracts	0	3.76	27	0.01	3.70	54	0.04	3.47	55	0.01	5.23	50	0.28	5.22	64
Written options contracts (foreign exchange).....	0	0.04	40	0	0.03	40	0	0.03	40	0	0.05	39	0	0.14	37
Purchased options contracts (foreign exchange).....	0	0.04	40	0	0.04	40	0	0.04	40	0	0.08	39	0	0.13	37
Foreign exchange rate swaps	0	0.76	39	0	0.73	39	0	0.77	39	0	2.03	38	0	2.17	37
Equity, commodity, and other derivative contracts.....	0	0.91	34	0	1.80	32	0	1.86	32	0	3.32	31	0	4.08	31
Commodity and other futures and forward contracts	0	0.07	43	0	0.13	42	0	0.14	42	0	0.19	40	0	0.25	39
Written options contracts (commodity and other).....	0	0.31	38	0	0.54	35	0	0.52	36	0	0.98	35	0	1.48	34
Purchased options contracts (commodity and other).....	0	0.21	39	0	0.38	35	0	0.37	36	0	0.94	34	0	1.29	34
Commodity and other swaps	0	0.30	37	0	0.31	36	0	0.32	36	0	0.38	35	0	0.40	35
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)						32.70	42.82	50	30.47	45.53	39	35.69	44.93	54	

Derivative Instruments

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Notional Amount					
Derivative contracts	4,125,264	8,384,084	6,282,985	7,247,897	6,548,543
Interest rate contracts	4,125,264	8,379,626	6,269,651	7,243,459	6,469,067
Foreign exchange contracts.....	0	4,458	13,334	4,438	79,476
Equity, commodity, and other contracts	0	0	0	0	0
Derivatives Position					
Futures and forwards	0	2,979,832	985,805	2,873,103	2,175,987
Written options	204,655	652,188	565,634	639,163	606,950
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	204,655	652,188	565,634	639,163	606,950
Purchased options	204,655	652,188	565,634	639,163	606,950
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	204,655	652,188	565,634	639,163	606,950
Swaps	3,715,954	4,099,876	4,165,912	3,096,468	3,158,656
Held for trading.....	4,125,264	5,408,710	5,310,514	4,379,232	4,452,032
Interest rate contracts	4,125,264	5,404,252	5,297,180	4,374,794	4,372,556
Foreign exchange contracts.....	0	4,458	13,334	4,438	79,476
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded.....	0	2,975,374	972,471	2,868,665	2,096,511
Interest rate contracts	0	2,975,374	972,471	2,868,665	2,096,511
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less)	4,029,813	7,842,145	5,836,833	6,755,449	6,090,694
One year or less	675,846	3,999,627	2,065,765	3,326,529	2,508,234
Over 1 year to 5 years	2,704,031	3,072,687	3,076,653	2,731,986	2,879,491
Over 5 years	649,936	769,831	694,415	696,934	702,969
Gross negative fair value (absolute value)	58,260	114,259	99,326	51,492	49,143
Gross positive fair value.....	58,260	124,627	102,791	48,866	29,574
Held for trading.....	58,260	109,186	97,117	46,901	28,132
Non-traded.....	0	15,441	5,674	1,965	1,442
Current credit exposure on risk-based capital derivative contracts	56,940	124,627	102,720	48,684	21,806
Credit losses on derivative contracts	0	0	0	0	0
Past Due Derivative Instruments Fair Value					
30-89 days past due.....	0	0	0	0	0
90+ days past due	0	0	0	0	0

Derivatives Analysis

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
	100	94.10	76	99.95	94.62	53	99.79	94.10	50	99.94	93.44	58	98.79	92.91	47
Percent of Notional Amount															
Interest rate contracts	0	3.22	25	0.05	3.07	53	0.21	3.49	55	0.06	3.20	45	1.21	3.39	62
Foreign exchange contracts	0	1.21	34	0	1.18	32	0	1.17	32	0	1.64	31	0	1.93	30
Futures and forwards	0	12.59	8	35.54	14.59	79	15.69	14.05	63	39.64	13.49	84	33.23	12.78	83
Written options	4.96	7.18	53	7.78	8.60	60	9	8.18	66	8.82	5.91	72	9.27	6.60	70
Exchange-traded	0	0.11	42	0	0.15	41	0	0.14	40	0	0.15	42	0	0.23	39
Over-the-counter	4.96	6.91	54	7.78	8.13	62	9	7.73	69	8.82	5.10	78	9.27	5.49	74
Purchased options	4.96	3.41	68	7.78	3.51	76	9	3.42	78	8.82	4.42	74	9.27	4.19	76
Exchange-traded	0	0.12	41	0	0.14	40	0	0.15	40	0	0.28	39	0	0.32	37
Over-the-counter	4.96	3.01	70	7.78	2.98	79	9	2.86	82	8.82	3.35	80	9.27	3.20	83
Swaps	90.08	71.71	65	48.90	67.37	27	66.30	68.76	39	42.72	69.75	20	48.23	70.34	20
Held for trading	100	40.70	97	64.51	43.02	54	84.52	43.53	72	60.42	44.16	50	67.99	46.31	51
Interest rate contracts	100	34.66	97	64.46	36.62	63	84.31	36.62	83	60.36	37.24	59	66.77	38.40	62
Foreign exchange contracts	0	1.55	33	0.05	1.45	66	0.21	1.60	67	0.06	1.60	60	1.21	1.85	71
Equity, commodity, and other contracts	0	0.61	40	0	0.68	38	0	0.68	38	0	0.83	36	0	1.14	35
Non-traded	0	59.30	2	35.49	56.98	45	15.48	56.47	27	39.58	55.84	49	32.01	53.69	48
Interest rate contracts	0	56.22	3	35.49	54.32	46	15.48	53.82	27	39.58	52.22	50	32.01	50.60	49
Foreign exchange contracts	0	0.36	33	0	0.39	35	0	0.46	34	0	0.34	33	0	0.57	32
Equity, commodity, and other contracts	0	0.11	38	0	0.10	37	0	0.10	37	0	0.13	38	0	0.16	38
Derivative contracts (excluding futures and forex 14 days or less)	97.69	91.91	51	93.54	90.28	43	92.90	91.48	36	93.21	93.86	31	93.01	94.47	34
One year or less	16.38	27.90	46	47.70	31.66	72	32.88	32.05	60	45.90	32.17	68	38.30	32.51	67
Over 1 year to 5 years	65.55	29.78	96	36.65	27.15	63	48.97	27.06	82	37.69	30.45	62	43.97	31.16	71
Over 5 years	15.76	29.19	36	9.18	28.15	26	11.05	29.56	27	9.62	28.09	29	10.73	28.71	30
Gross negative fair value (absolute value)	1.41	1.18	63	1.36	1.65	53	1.58	1.55	59	0.71	0.83	50	0.75	0.72	52
Gross positive fair value	1.41	1.59	45	1.49	2.48	33	1.64	2.23	39	0.67	1.19	28	0.45	0.85	21
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0.02	0.05	51	0.04	0.07	55	0.03	0.07	53	0.02	0.06	54	0.02	0.06	56
Gross positive fair value (X)	0.02	0.06	32	0.04	0.10	38	0.03	0.09	38	0.02	0.07	37	0.01	0.06	42
Held for trading (X)	0.02	0.05	53	0.04	0.07	51	0.03	0.07	50	0.02	0.06	50	0.01	0.05	55
Non-traded (X)	0	0.01	5	0.01	0.02	42	0	0.02	27	0	0.01	29	0	0.01	21
Current credit exposure (X)	0.02	0.05	43	0.04	0.07	47	0.03	0.06	45	0.02	0.05	42	0.01	0.04	45
Credit losses on derivative contracts	0	0	46	0	0	44	0	0	43	0	0	45	0	0	47
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	48	0	0	46	0	0	46	0	0	47	0	0	47
90+ days past due	0	0	47	0	0	47	0	0	47	0	0	48	0	0	48
Other Ratios															
Current credit exposure / Risk-weighted assets	0.21	0.59	40	0.43	0.91	40	0.35	0.85	38	0.16	0.73	38	0.08	0.53	40

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Change: Allowance for Loan and Lease Losses excluding ATTR					
Beginning balance	254,615	195,047	195,047	191,522	184,655
Gross losses	15,821	135,615	207,062	77,639	80,778
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	3,940	2,186	8,276	3,370	3,008
Net losses	11,881	133,429	198,786	74,269	77,770
Provision for loan and lease losses	-20,777	219,962	249,769	77,794	84,637
Adjustments	0	8,585	8,585	0	0
Ending balance	221,957	290,165	254,615	195,047	191,522
Memo: Allocated transfer risk reserve (ATTRR)	0	0	0	0	0

BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios														
Provision for loan and lease losses / Average assets	-0.07	-0.12	59	0.80	0.66	70	0.67	0.51	76	0.25	0.15	76	0.34	0.14
Provision for loan and lease losses / Average loans and leases	-0.12	-0.21	59	1.12	1.06	59	0.96	0.82	66	0.29	0.24	67	0.38	0.24
Provision for loan and lease losses / Net loan and lease losses	-174.88	-65.12	36	164.85	587.54	9	125.65	487.86	5	104.75	130.58	39	108.83	134.68
Allowance for loan and lease losses / Total loans and leases not held for sale	0.93	1.32	22	1.15	1.58	26	1.04	1.58	18	0.79	0.83	46	0.85	0.90
Allowance for loan and lease losses / Total loans and leases	0.93	1.30	24	1.12	1.55	24	1.03	1.55	17	0.72	0.81	41	0.78	0.89
Allowance for loan and lease losses / Net loans and leases losses (X)	14.01	17.40	60	1.63	11.29	1	1.28	11.58	1	2.63	8.03	25	2.46	7.54
Allowance for loan and lease losses / Nonaccrual assets	253.57	330.05	46	179.17	301.93	27	197.44	299.17	39	86.54	218.72	19	238.29	214.03
ALLL / 90+ days past due + nonaccrual loans and leases	234.27	271.93	50	149.98	249.38	29	160.98	244.34	33	77.65	151.73	25	179.74	160.51
Gross loan and lease losses / Average loans and leases	0.09	0.20	29	0.69	0.35	84	0.79	0.34	89	0.29	0.28	61	0.36	0.30
Recoveries / Average loans and leases	0.02	0.08	22	0.01	0.07	9	0.03	0.07	27	0.01	0.08	13	0.01	0.09
Net losses / Average loans and leases	0.07	0.12	47	0.68	0.28	88	0.76	0.27	91	0.28	0.21	71	0.35	0.22
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	44	0	0	45	0	0	44	0	0	40	0	39
Recoveries / Prior year-end losses	1.90	25.09	3	2.82	24.77	5	10.66	33.98	7	4.17	36.22	4	8.68	41.30
Earnings coverage of net loan and lease losses (X)	19.23	26.30	54	1.72	20.97	12	1.72	22.91	10	6.56	24.40	25	6.01	21.75
Net Loan and Lease Losses By Type														
Real estate loans	0.03	0.02	68	0	0.04	25	0	0.04	28	0.01	0.01	51	0	0.02
Real estate loans secured by 1–4 family	0	-0.01	63	0	0.01	44	0	0.01	46	0.01	0.01	52	0	0.01
Revolving	0	-0.07	64	0	0.01	47	0	0.01	54	0	0.02	43	0	0.03
Closed-end	0	-0.01	66	0	0.01	49	0	0	48	0.01	0	58	0	0.01
Commercial real estate loans	0.03	0.04	61	0	0.06	24	0	0.07	23	0.01	0.01	52	0	0.01
Construction and land development	0	0.01	64	0	0	60	0	0	59	0	-0.01	60	0	-0.03
1–4 family	0	0	57	0	0	59	0	0	59	0	0	55	0	-0.01
Other	0	0.01	63	0	0	59	0	0	57	0	-0.01	61	0	-0.02
Multifamily	0	0.01	52	0	0	58	0.04	0	93	0	0	56	0	0
Nonfarm nonresidential	0.06	0.05	66	0	0.08	17	0	0.11	14	0.01	0.02	56	0	0.02
Owner-occupied	0	0.01	46	0	0.02	30	0	0.02	26	0	0.01	56	0	0.01
Other	0.06	0.04	72	0	0.05	30	0	0.08	24	0.01	0.01	69	0	0.01
Real estate loans secured by farmland	0	-0.01	55	0	0.04	46	0	0.02	46	0	0.01	48	0	0
Commercial and industrial loans	0.19	0.19	58	2.35	0.46	94	2.76	0.47	96	0.97	0.37	88	0.94	0.31
Loans to individuals	0.72		0.59	1.25	32	0.42	1.13	25		1.17		0.44	1.16	25
Credit card loans		2.27			3.33			2.92			3.11			2.92
Agricultural loans	0	0.02	49	0	0.11	38	0	0.19	35	0	0.08	37	0	0.15
Loans to foreign governments and institutions		0			0			0			0			0
Other loans and leases	0	0.09	18	0.01	0.14	41	0	0.15	41	0	0.15	30	0	0.14

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	09/30/2021		09/30/2020		12/31/2020		12/31/2019		12/31/2018	
30+ Days Past Due and Nonaccrual Assets										
30–89 days past due loans and leases.....		39,736		83,896		18,767		30,125		44,045
90+ days past due loans and leases		7,213		31,527		29,208		25,791		26,182
Nonaccrual loans and leases.....		87,532		161,946		128,955		225,384		80,375
Total past due and nonaccrual loans and leases.....		134,481		277,369		176,930		281,300		150,602
Restructured 30–89 days past due		0		0		0		0		0
Restructured 90+ days past due		0		0		0		0		0
Restructured nonaccrual		23,731		47,663		45,432		35,067		20,028
Total restructured loans and leases		23,731		47,663		45,432		35,067		20,028
30–89 days past due loans held for sale		0		0		0		0		0
90+ days past due loans held for sale		3,808		15,631		16,667		8,207		16,829
Nonaccrual loans held for sale		0		0		6,966		0		0
Total past due and nonaccrual loans held for sale.....		3,808		15,631		23,633		8,207		16,829
Restructured loans and leases in compliance		0		0		0		0		0
Other real estate owned.....		0		0		0		0		79
Other Assets										
30–89 days past due		0		0		0		0		0
90+ days past due		0		0		0		0		0
Nonaccrual.....		0		0		0		0		0
Total other assets past due and nonaccrual.....		0		0		0		0		0
Percent of Loans and Leases										
30–89 days past due loans and leases.....	0.17	0.29	34	0.32	0.37	56	0.08	0.39	9	0.11
90+ days past due loans and leases	0.03	0.09	50	0.12	0.13	72	0.12	0.12	72	0.09
Nonaccrual loans and leases.....	0.37	0.54	36	0.63	0.66	52	0.52	0.66	43	0.83
90+ days past due and nonaccrual loans and leases.....	0.40	0.68	27	0.75	0.84	54	0.64	0.85	41	0.92
30–89 days past due restructured.....	0	0.01	19	0	0.01	17	0	0.01	16	0
90+ days past due restructured	0	0	30	0	0.01	28	0	0.01	29	0
Nonaccrual restructured.....	0.10	0.12	51	0.18	0.14	69	0.18	0.13	70	0.13
30–89 days past due loans held for sale	0	0	39	0	0	40	0	0	38	0
90+ days past due loans held for sale.....	0.02	0	90	0.06	0	96	0.07	0	95	0.03
Nonaccrual loans held for sale	0	0	40	0	0	38	0.03	0.01	86	0
Percent of Loans and Leases and Other Assets										
30+ Days Past Due and Nonaccrual										
30–89 days past due assets	0.17	0.29	34	0.32	0.37	56	0.08	0.40	9	0.11
90+ days past due assets	0.03	0.09	49	0.12	0.13	72	0.12	0.12	72	0.09
Nonaccrual assets	0.37	0.55	35	0.63	0.67	51	0.52	0.67	42	0.83
30+ days past due and nonaccrual assets	0.57	1	25	1.07	1.25	49	0.72	1.29	29	1.03
Percent of Total Assets										
90+ days past due and nonaccrual assets	0.26	0.40	33	0.50	0.52	54	0.42	0.52	44	0.77
90+ days past due and nonaccrual assets + other real estate owned	0.26	0.42	29	0.50	0.55	51	0.42	0.55	40	0.77
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:										
Total assets	0.24	0.48	22	0.42	0.61	36	0.34	0.60	27	0.69
Allowance for loan and lease losses	39.44	67.85	28	55.81	66.38	45	50.65	66.66	39	115.55
Equity capital + allowance for loan and lease losses	2.60	4.12	30	5.24	5.10	56	4.13	4.97	41	7.45
Tier 1 capital + allowance for loan and lease losses.....	2.49	4.89	21	5.05	6.26	45	4	6.05	28	7.25
Loans and leases + other real estate owned	0.37	0.82	16	0.63	0.98	29	0.52	0.97	24	0.83

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases

			09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
			BHC	Peer # 1	Pct												
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																	
Real estate	30–89 days past due		0.02	0.25	9	0.55	0.35	74	0.16	0.39	25	0.13	0.38	18	0.15	0.42	16
	90+ days past due		0.09	0.12	75	0.25	0.17	82	0.32	0.16	82	0.10	0.16	64	0.21	0.22	72
	Nonaccrual.....		0.39	0.60	36	0.37	0.70	26	0.61	0.76	46	0.13	0.46	15	0.03	0.57	4
Commercial and industrial	30–89 days past due		0.47	0.24	81	0.52	0.24	81	0.11	0.23	35	0.24	0.31	49	0.32	0.30	65
	90+ days past due		0.03	0.02	75	0.19	0.03	92	0.13	0.03	89	0.23	0.05	91	0.11	0.05	82
	Nonaccrual.....		0.86	0.65	71	1.80	0.80	89	1.24	0.75	79	2.82	0.83	95	0.94	0.76	66
Individuals	30–89 days past due		0.01	0.60	9	0.22	0.74	19	0.65	0.83	41	0	0.83	5	0	0.84	5
	90+ days past due		0	0.08	18	0.28	0.11	80	0	0.14	19	0	0.17	16	0	0.16	15
	Nonaccrual.....		0.10	0.17	48	0.09	0.24	41	0.62	0.28	82	0.04	0.17	38	0.08	0.23	37
Depository institution loans	30–89 days past due			0.03			0.01			0			0			0	
	90+ days past due			0			0			0			0			0	
	Nonaccrual.....			0			0			0			0			0	
Agricultural	30–89 days past due		0	0.11	29	0	0.15	27	0	0.17	28	0	0.24	26	0	0.17	27
	90+ days past due		0	0	45	0	0	45	0	0	44	0	0	42	0	0	43
	Nonaccrual.....		0	0.51	25	0	0.72	23	0	0.49	24	0	0.67	22	0	0.75	23
Foreign governments	30–89 days past due			0			3.73			0			0.07			0.01	
	90+ days past due			0			0			0			0			0	
	Nonaccrual.....			0.17			0.04			0.09			0.03			0.06	
Other loans and leases	30–89 days past due		0.02	0.11	46	0.06	0.14	55	0	0.18	35	0	0.20	28	0.06	0.17	46
	90+ days past due		0	0.01	33	0	0.01	31	0	0.01	33	0	0.01	30	0	0.01	31
	Nonaccrual.....		0.01	0.13	46	0.01	0.19	40	0.01	0.15	42	0	0.13	32	0	0.14	17

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases—Continued

Memoranda		09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
		BHC	Peer # 1	Pct												
1–4 family	30–89 days past due	0	0.36	2	0.11	0.51	12	0.49	0.65	48	0.02	0.67	3	0.13	0.71	6
	90+ days past due	1.31	0.25	89	1.51	0.36	88	3.13	0.33	92	0.27	0.31	76	0.70	0.46	79
	Nonaccrual	0.43	0.76	36	0.02	0.91	2	0.03	0.89	3	0.05	0.73	2	0.06	0.86	3
Revolving	30–89 days past due	0	0.33	6	0	0.40	6	0	0.48	5	0	0.45	5	0	0.50	5
	90+ days past due	0	0.03	32	0	0.02	32	0	0.03	30	0	0.05	24	0	0.05	25
	Nonaccrual	0	1.05	6	0	1.28	4	0	1.13	5	0	1	5	0	1.17	4
Closed-end	30–89 days past due	0	0.36	2	0.11	0.52	14	0.49	0.65	49	0.02	0.70	3	0.13	0.75	7
	90+ days past due	1.32	0.27	87	1.52	0.41	87	3.15	0.38	90	0.27	0.35	76	0.70	0.53	75
	Nonaccrual	0.44	0.71	37	0.02	0.89	2	0.03	0.87	4	0.05	0.70	3	0.06	0.84	4
Junior lien	30–89 days past due	0	0.01	13	0	0.02	9	0	0.02	10	0	0.02	9	0	0.03	9
	90+ days past due	0	0	34	0	0	33	0	0	32	0	0	29	0	0	24
	Nonaccrual	0	0.04	6	0	0.05	7	0	0.04	6	0	0.04	8	0	0.06	6
Commercial real estate	30–89 days past due	0.02	0.16	21	0.63	0.21	85	0.12	0.26	43	0.18	0.18	60	0.16	0.17	51
	90+ days past due	0	0.01	26	0.02	0.02	73	0	0.02	23	0	0.03	48	0	0.03	20
	Nonaccrual	0.39	0.48	54	0.43	0.53	53	0.68	0.62	57	0.18	0.23	46	0.02	0.28	12
Construction and development	30–89 days past due	0.04	0.15	51	0.44	0.24	76	0.09	0.28	45	0	0.28	12	0.12	0.21	45
	90+ days past due	0	0.01	38	0	0.01	34	0	0.01	35	0	0.02	33	0	0.02	31
	Nonaccrual	0	0.31	14	0	0.32	10	0	0.41	11	0	0.20	12	0	0.19	12
1–4 family	30–89 days past due	0.03	0.03	74	0	0.03	29	0	0.03	28	0	0.06	25	0.12	0.06	73
	90+ days past due	0	0	45	0	0	41	0	0	42	0	0	41	0	0	43
	Nonaccrual	0	0.02	31	0	0.03	27	0	0.03	27	0	0.02	30	0	0.02	28
Other	30–89 days past due	0.02	0.10	53	0.44	0.17	82	0.09	0.22	54	0	0.20	15	0	0.13	14
	90+ days past due	0	0	40	0	0	39	0	0	40	0	0.01	35	0	0.02	33
	Nonaccrual	0	0.25	15	0	0.26	12	0	0.35	12	0	0.17	14	0	0.15	15
Multifamily	30–89 days past due	0	0.09	26	0	0.09	24	0	0.09	22	0	0.08	19	0	0.10	18
	90+ days past due	0	0	46	0.24	0	98	0	0	45	0	0	41	0	0.01	39
	Nonaccrual	0	0.13	21	0	0.09	20	0	0.11	20	0	0.05	21	0	0.08	23
Nonfarm non-residential	30–89 days past due	0.01	0.12	19	0.92	0.21	94	0.17	0.23	56	0.39	0.14	88	0.21	0.17	65
	90+ days past due	0	0.01	28	0	0.02	30	0	0.02	26	0.01	0.03	53	0	0.03	21
	Nonaccrual	0.76	0.58	70	0.93	0.68	69	1.46	0.80	81	0.38	0.28	71	0.03	0.30	13
Owner Occupied	30–89 days past due	0.01	0.04	33	0	0.07	19	0.05	0.07	53	0	0.07	8	0.20	0.09	83
	90+ days past due	0	0	35	0	0	34	0	0	33	0.01	0.01	65	0	0.01	25
	Nonaccrual	0.75	0.20	93	0.77	0.26	93	1.05	0.27	96	0.03	0.16	22	0.03	0.17	20
Other	30–89 days past due	0	0.07	11	0.92	0.13	96	0.11	0.14	60	0.39	0.07	94	0.01	0.07	28
	90+ days past due	0	0.01	34	0	0.01	33	0	0.01	33	0	0.01	30	0	0.01	31
	Nonaccrual	0.01	0.31	16	0.16	0.36	44	0.41	0.44	55	0.35	0.10	90	0	0.13	7
Farmland	30–89 days past due	0	0.13	30	0	0.24	26	3.53	0.11	97	3.31	0.23	98	0	0.25	23
	90+ days past due	0	0.01	44	0	0.01	44	0	0	45	0	0.01	42	0	0.01	42
	Nonaccrual	0	1.06	21	0	1.49	17	0	1.13	19	0	0.84	19	0	1.23	19
Credit card	30–89 days past due		0.79			0.92			0.95			1.19			1.22	
	90+ days past due		0.40			0.55			0.63			0.78			0.73	
	Nonaccrual		0.08			0.06			0.05			0.11			0.09	

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018										
Common Equity Tier 1 Capital															
Common stock plus related surplus	1,001,007	988,250	992,394	978,700	968,384										
Retained earnings	1,901,444	1,685,614	1,735,014	1,694,608	1,381,492										
Accumulated other comprehensive income (AOCI)	-40,712	6,837	15,774	8,950	518										
Common equity tier 1 minority interest	0	0	0	0	0										
Common equity tier 1 capital before adjustments/deductions	2,861,739	2,680,701	2,743,182	2,682,258	2,350,394										
Common Equity Tier 1 Capital: Adjustments/Deductions															
Less: Goodwill, intangible assets, and deferred tax assets	18,934	19,187	19,258	19,309	19,277										
Accumulated other comprehensive income-related adjustments	-40,712	6,837	15,774	8,950	518										
Other deductions from common equity tier 1 capital	0	0	0	0	0										
Subtotal:	2,883,517	2,654,677	2,708,150	2,653,999	2,330,599										
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0										
Common equity tier 1 capital	2,883,517	2,654,677	2,708,150	2,653,999	2,330,599										
Additional Tier 1 Capital															
Additional tier 1 capital instruments and related surplus	300,000	260,000	260,000	260,000	260,000										
Non-qualifying capital instruments	110,000	0	0	0	0										
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	-1,470	-1,225										
Additional tier 1 capital before deductions	410,000	260,000	260,000	258,530	258,775										
Less: Additional tier 1 capital deductions	0	0	0	0	0										
Additional tier 1 capital	410,000	260,000	260,000	258,530	258,775										
Tier 1 Capital															
Tier 2 Capital															
Tier 2 capital instruments and related surplus	509,671	282,400	282,490	282,129	281,767										
Non-qualifying capital instruments	0	0	0	0	0										
Total capital minority interest not included in tier 1 capital	0	0	0	0	0										
Allowance for loan and lease losses in tier 2 capital	224,187	273,115	248,097	203,687	202,956										
Exited advanced approach eligible credit reserves															
Unrealized gains on AFS preferred stock classified as equity															
Tier 2 capital before deductions	733,858	555,515	530,587	485,816	484,723										
Exited advanced approach tier 2 capital before deductions															
Less: Tier 2 capital deductions	0	0	0	0	0										
Tier 2 capital	733,858	555,515	530,587	485,816	484,723										
Exited advanced approach tier 2 capital															
Total capital	4,027,375	3,470,192	3,498,737	3,398,345	3,074,097										
Exited advanced approach total capital															
Total Assets for Capital Ratios															
Average total consolidated assets, adjusted	36,758,858	38,452,300	39,485,534	34,610,316	26,261,624										
Less: Deductions from common equity tier 1 capital	18,934	19,187	19,258	19,309	19,277										
Less: Other deductions	0	0	0	0	0										
Total assets for leverage ratio	36,739,924	38,433,113	39,466,276	34,591,007	26,242,347										
Total risk-weighted assets	26,947,930	29,319,601	28,954,374	29,885,010	27,176,223										
Exited advanced approach total RWA															
Capital Ratios	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Common equity tier 1 capital, column A	10.70	12.59	22	9.05	12.26	3	9.35	12.35	4	8.88	12.11	3	8.58	12.09	2
Common equity tier 1 capital, column B	0	0.29	46	0	0.29	46	0	0.30	46	0	0.29	46	0	0.52	45
Tier 1 capital, column A	12.22	13.31	33	9.94	12.97	3	10.25	13.08	6	9.75	12.78	4	9.53	12.85	2
Tier 1 capital, column B	0	0.33	46	0	0.33	46	0	0.34	46	0	0.34	46	0	0.60	45
Total capital, column A	14.95	15.21	54	11.84	15.12	3	12.08	15.23	3	11.37	14.36	3	11.31	14.45	1
Total capital, column B	0	0.36	46	0	0.38	46	0	0.39	46	0	0.38	46	0	0.67	45
Tier 1 leverage	8.96	9.07	51	7.58	9.05	9	7.52	9.13	8	8.42	9.76	14	9.87	9.71	55
Supplementary leverage ratio, advanced approaches HCs		6.90		8.70			8.72			7.41			7.31		

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018			Percent Change	
																1-Year	5-Year
Insurance Activities																	
Total insurance underwriting assets		0			0			0			0			0			
Total property and casualty assets		0			0			0			0			0			
Reinsurance recoverables (P/C)																	
Total life and health assets		0			0			0			0			0			
Reinsurance recoverables (L/H)																	
Separate account assets (L/H)		0			0			0			0			0			
Total insurance underwriting equity		0			0			0			0			0			
Total property and casualty equity		0			0			0			0			0			
Total life and health equity		0			0			0			0			0			
Total insurance underwriting net income		0			0			0			0			0			
Total property and casualty		0			0			0			0			0			
Total life and health		0			0			0			0			0			
Claims and claims adjusted expense reserves (P/C)		0			0			0			0			0			
Unearned premiums (P/C)		0			0			0			0			0			
Policyholder benefit and contractholder funds (L/H)		0			0			0			0			0			
Separate account liabilities (L/H)		0			0			0			0			0			
Insurance activities revenue		11			15			18			24			26		-26.67	
Other insurance activities income		11			15			18			24			26		-26.67	
Insurance and reinsurance underwriting income		0			0			0			0			0			
Premiums		0			0			0			0			0			
Credit related insurance underwriting		0			0			0			0			0			
Other insurance underwriting		0			0			0			0			0			
Insurance benefits, losses, expenses		0			0			0			0			0			
Net assets of insurance underwriting subsidiaries		0			0			0			0			0			
Life insurance assets		129,772			129,563			130,186			127,663			125,054		0.16	19.70

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018					
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct												
Analysis Ratios																		
Insurance underwriting assets / Consolidated assets	0	0	40	0	0	39	0	0	39	0	0.01	37	0	0.01	36			
Insurance underwriting assets (P/C) / Total insurance underwriting assets	53.46			54.17			53.67			51.47			56.12					
Insurance underwriting assets (L/H) / Total insurance underwriting assets	46.54			45.83			46.33			48.53			43.88					
Separate account assets (L/H) / Total life assets	13.15			11.09			11.24			7.26			8.53					
Insurance activities revenue / Adjusted operating income	0	0.38	26	0	0.41	27	0	0.41	27	0	0.47	25	0	0.47	23			
Premium income / Insurance activities revenue	0	2.90	41	0	2.06	40	0	2.84	40	0	7.32	37	0	4.86	37			
Credit related premium income / Total premium income	31.14			40.11			38.23			34.91			44.54					
Other premium income / Total premium income	68.86			59.89			61.77			65.09			55.46					
Insurance underwriting net income / Consolidated net income	0	0.02	44	0	0.03	43	0	0.03	44	0	0.08	39	0	0.08	42			
Insurance net income (P/C) / Equity (P/C)	28.21			10.18			15.59			19.86			15.64					
Insurance net income (L/H) / Equity (L/H)	5.51			5.32			3.62			5.13			1.99					
Insurance benefits, losses, expenses / Insurance premiums	-364.02			654.61			447.82			233.61			160.49					
Reinsurance recovery (P/C) / Total assets (P/C)	0.07			0			0.07			0.15			0.17					
Reinsurance recovery (L/H) / Total assets (L/H)	0			0			0			0.15			2.31					
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	43	0	0	44	0	0	42	0	0	42			
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	3.69	11.72	20	4.04	11.07	24	4.04	11.03	25	4.11	11.51	25	4.50	10.22	26			
Broker-Dealer Activities																		
Net assets of broker-dealer subsidiaries (\$000)	0			0			0			0			0			0		
Net assets of broker-dealer subsidiaries / Consolidated assets	0	0.44	37	0	0.75	37	0	0.75	37	0	1.39	34	0	1.79	34			

Foreign Activities

Dollar Amount in Thousands	09/30/2021	09/30/2020		12/31/2020		12/31/2019		12/31/2018	
Foreign Activities									
Total foreign loans and leases	22,644		18,577		16,063		82,732		800
Real estate loans.....	2,713		3,566		2,828		3,676		0
Commercial and industrial loans	19,931		15,011		13,235		79,056		800
Loans to depository institutions and other banks acceptances	0		0		0		0		0
Loans to foreign governments and institutions	0		0		0		0		0
Loans to individuals	0		0		0		0		0
Agricultural loans.....	0		0		0		0		0
Other foreign loans.....	0		0		0		0		0
Lease financing receivables.....	0		0		0		0		0
Debt securities	0		0		0		0		0
Interest-bearing bank balances	0		0		0		0		0
Total selected foreign assets	22,644		18,577		16,063		82,732		800
Total foreign deposits	0		0		0		0		0
Interest-bearing deposits	0		0		0		0		0
Non-interest-bearing deposits.....	0		0		0		0		0
Analysis Ratios									
Yield: Foreign loans	0	0.63	34	0	0.88	31	0	0.87	31
Cost: Interest-bearing deposits.....	0.12			0.48			0.42		1.19
Net Losses as a Percent of Foreign Loans by Type									
Real estate loans		0.18			6.51			5.18	
Commercial and industrial loans		0.86			0.43			0.64	
Foreign governments and institutions		0			0			0	
Growth Rates									
Net loans and leases.....	21.89	-0.16	79	-5.93	-0.58	42	-80.58	-2.40	5
Total selected assets.....	21.89	3.36	78	-5.93	2.65	36	-80.58	2.04	7
Deposits		10.74			-1.43			3.46	
									10,241.50
									22.48
									98
									-49.56
									7.24
									8
									Deposits
									10.36
									5

Servicing, Securitization and Asset Sale Activities—Part 1

	Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
							1-Year	5-Year
Activity								
Securitization activities.....		0	511,768	462,405	342,624	375,676	-100.00	-100.00
1–4 family residential loans		0	511,768	462,405	342,624	375,676	-100.00	-100.00
Home equity lines		0	0	0	0	0		
Credit card receivables.....		0	0	0	0	0		
Auto loans.....		0	0	0	0	0		
Commercial and industrial loans		0	0	0	0	0		
All other loans and leases.....		0	0	0	0	0		
Retained credit exposure.....		0	14,713	14,713	14,713	15,044	-100.00	
1–4 family residential loans		0	14,713	14,713	14,713	15,044	-100.00	
Home equity lines		0	0	0	0	0		
Credit card receivables.....		0	0	0	0	0		
Auto loans.....		0	0	0	0	0		
Commercial and industrial loans		0	0	0	0	0		
All other loans and leases.....		0	0	0	0	0		
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0	0		
Seller's interest carried as securities and loans		0	0	0	0	0		
Home equity lines		0	0	0	0	0		
Credit card receivables.....		0	0	0	0	0		
Commercial and industrial loans		0	0	0	0	0		
Asset-backed commercial paper conduits.....		0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0		
Liquidity commitments provided to conduit structures		0	0	0	0	0		
Activity as a Percent of Total Assets								
Securitization activities.....		0	1.33	1.23	1.05	1.33		
1–4 family residential loans		0	1.33	1.23	1.05	1.33		
Home equity lines		0	0	0	0	0		
Credit card receivables.....		0	0	0	0	0		
Auto loans.....		0	0	0	0	0		
Commercial and Industrial loans		0	0	0	0	0		
All other loans and leases.....		0	0	0	0	0		
Asset-backed commercial paper conduits.....		0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0		
Liquidity commitments provided to conduit structures		0	0	0	0	0		
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)								
1–4 family residential loans			5.93	4.33	12.20	11.22		
Home equity lines			0.02	0.02	0.02	0.02		
Credit card receivables.....			0	0	0	0		
Auto loans and other consumer loans.....			0.08	0.10	0.08	0.12		
Commercial and industrial loans			28.48	28.42	27.42	33.04		
All other loans and leases.....			65.49	67.13	60.28	55.60		

Servicing, Securitization and Asset Sale Activities—Part 2

	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018		
						Percent Change	
						1-Year	5-Year
Percent of Total Securitization Activities by Type							
Retained credit exposure.....		2.87	3.18	4.29	4		
1–4 family residential loans.....		2.87	3.18	4.29	4		
Home equity lines.....							
Credit card receivables.....							
Auto loans.....							
Commercial and industrial loans.....							
All other loans and leases.....		0	0	0	0		
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0		
Seller's interest carried as securities and loans		0	0	0	0		
Home equity lines.....							
Credit card receivables.....							
Commercial and industrial loans							
Percent of Tier 1 Capital							
Total retained credit exposure.....	0	0.50	0.50	0.51	0.58		
Total retained credit exposure and asset sale credit exposure	0.45	0.50	0.50	0.51	0.58		
Dollar Amount in Thousands		09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	
							Percent Change
							1-Year
							5-Year
30–89 Days Past Due Securitized Assets							
1–4 family residential loans	0	9,338	5,304	13,927	7,360	-100.00	-100.00
Home equity lines.....	0	0	0	0	0		
Credit card receivables.....	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commcial and industrial loans	0	0	0	0	0		
All other loans and leases.....	0	0	0	0	0		
Total 30–89 days past due securitized assets.....	0	9,338	5,304	13,927	7,360	-100.00	-100.00
90+ Days Past Due Securitized Assets							
1–4 family residential loans	0	4,937	6,163	3,036	1,481	-100.00	-100.00
Home equity lines.....	0	0	0	0	0		
Credit card receivables.....	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases.....	0	0	0	0	0		
Total 90+ days past due securitized assets	0	4,937	6,163	3,036	1,481	-100.00	-100.00
Total past due securitized assets.....	0	14,275	11,467	16,963	8,841	-100.00	-100.00
Net Losses on Securitized Assets							
1–4 family residential loans	0	0	0	0	0		
Home equity lines.....	0	0	0	0	0		
Credit card receivables.....	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases.....	0	0	0	0	0		
Total net losses on securitized assets.....	0	0	0	0	0		

Servicing, Securitization and Asset Sale Activities—Part 3

	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans		1.82	1.15	4.06	1.96
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets		1.82	1.15	4.06	1.96
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans		0.96	1.33	0.89	0.39
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets		0.96	1.33	0.89	0.39
Total past due securitized assets percent of securitized assets		2.79	2.48	4.95	2.35
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans		0	0	0	0
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets		0	0	0	0
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans		0.67	0.77	0.43	0.37
Home equity lines		0	0	0	0
Credit card receivables					
Commercial and industrial loans		0.52	0.11	0.24	0.32
All other loans and leases		0.25	0.05	0.07	0.10
Total managed loans past due 30–89 days		0.35	0.10	0.16	0.21
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans		1.34	2.38	0.34	0.66
Home equity lines		0	0	0	0
Credit card receivables					
Commercial and industrial loans		0.19	0.13	0.23	0.11
All other loans and leases		0.01	0	0	0
Total managed loans past due 90+ days		0.14	0.14	0.10	0.11
Total Past Due Managed Assets		0.49	0.24	0.26	0.32
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans		0	0	0.01	0
Home equity lines		0	0	0	0
Credit card receivables					
Commercial and industrial loans		2.35	2.76	0.97	0.94
All other loans and leases		0.01	0.01	0	0
Net Losses on Managed Assets Percent of Total Managed Assets		0.67	0.79	0.27	0.31

Parent Company Income Statement

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Operating Income							
Income from bank subsidiaries	10,238	10,238	13,650	13,650	13,650	0.00	0.00
Dividends	7,800	7,800	10,400	10,400	10,400	0.00	0.00
Interest	2,438	2,438	3,250	3,250	3,250	0.00	0.00
Management and service fees	0	0	0	0	0	0	
Other income	0	0	0	0	0	0	
Income from nonbank subsidiaries	200	193	248	302	290	3.63	203.03
Dividends	55	77	96	151	142	-28.57	-16.67
Interest	145	116	152	151	148	25.00	
Management and service fees	0	0	0	0	0	0	
Other income	0	0	0	0	0	0	
Income from subsidiary holding companies	0	0	0	0	0		
Dividends	0	0	0	0	0		
Interest	0	0	0	0	0		
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Total income from subsidiaries	10,438	10,431	13,898	13,952	13,940	0.07	1.30
Securities gains (losses)	0	0	0	0	0		
Other operating income	4	3	3	17	7	33.33	-97.32
Total operating income	10,442	10,434	13,901	13,969	13,947	0.08	-0.11
Operating Expenses							
Personnel expenses	528	517	725	607	588	2.13	64.49
Interest expense	9,673	5,487	7,316	7,316	7,316	76.29	73.69
Other expenses	6,889	9,147	10,990	10,008	8,748	-24.69	44.30
Provision for loan and lease losses	0	0	0	0	0		
Total operating expenses	17,090	15,151	19,031	17,931	16,652	12.80	60.26
Income (loss) before taxes	-6,648	-4,717	-5,130	-3,962	-2,705		
Applicable income taxes (credit)	-1,617	-1,030	-1,135	-861	-587		
Extraordinary items							
Income before undistributed income of subsidiaries	-5,031	-3,687	-3,995	-3,101	-2,118		
Equity in undistributed income of subsidiaries	192,202	8,162	68,100	323,783	300,758	2254.84	84.68
Bank subsidiaries	192,202	8,162	68,100	323,783	300,758	2254.84	84.68
Nonbank subsidiaries	0	0	0	0	0		
Subsidiary holding companies	0	0	0	0	0		
Net income (loss)	187,171	4,475	64,105	320,682	298,640	4082.59	80.08
Memoranda							
Bank net income	200,002	15,962	78,500	334,183	311,158	1152.99	78.78
Nonbank net income	55	77	96	151	142	-28.57	-16.67
Subsidiary holding companies' net income	0	0	0	0	0	0	

Parent Company Balance Sheet

	Dollar Amount in Thousands	09/30/2021	% of Total Assets	09/30/2020	% of Total Assets	12/31/2020	% of Total Assets	12/31/2019	12/31/2018	Percent Change	
										1-Year	5-Year
Assets											
Investment in bank subsidiaries		3,135,253	86.41	2,904,229	96.32	2,977,437	96.50	2,924,924	2,580,935	7.95	66.75
Common and preferred stock		3,085,253	85.03	2,854,229	94.66	2,927,437	94.88	2,874,924	2,530,935	8.09	68.57
Excess cost over fair value		0	0	0	0	0	0	0	0	0	0
Loans, advances, notes, and bonds		50,000	1.38	50,000	1.66	50,000	1.62	50,000	50,000	0.00	0.00
Other receivables		0	0	0	0	0	0	0	0	0	0
Investment in nonbank subsidiaries		3,406	0.09	3,406	0.11	3,406	0.11	3,406	3,406	0.00	0.00
Common and preferred stock		3,406	0.09	3,406	0.11	3,406	0.11	3,406	3,406	0.00	0.00
Excess cost over fair value		0	0	0	0	0	0	0	0	0	0
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0	0
Other receivables		0	0	0	0	0	0	0	0	0	0
Investment in subsidiary holding companies		0	0	0	0	0	0	0	0	0	0
Common and preferred stock		0	0	0	0	0	0	0	0	0	0
Excess cost over fair value		0	0	0	0	0	0	0	0	0	0
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0	0
Other receivables		0	0	0	0	0	0	0	0	0	0
Assets Excluding Investment in Subsidiaries											
Net loans and leases		15,000	0.41	7,500	0.25	7,500	0.24	10,500	7,500	100.00	
Securities		0	0	0	0	0	0	0	0	0	
Securities purchased (reverse repos)		0	0	0	0	0	0	0	0	0	
Cash and due from affiliated depository institution		433,487	11.95	60,705	2.01	57,456	1.86	71,449	89,542	614.09	727.34
Cash and due from unrelated depository institution		18	0	19	0	16	0	13	19	-5.26	-66.67
Premises, furnishings, fixtures and equipment		0	0	0	0	0	0	0	0	0	
Intangible assets		0	0	0	0	0	0	0	0	0	
Other assets		41,279	1.14	39,466	1.31	39,551	1.28	38,639	37,451	4.59	19.05
Balance due from subsidiaries and related institutions		0	0	0	0	0	0	0	0	0	
Total assets		3,628,443	100.00	3,015,325	100.00	3,085,366	100.00	3,048,931	2,718,853	20.33	84.12
Liabilities and Capital											
Deposits		0	0	0	0	0	0	0	0	0	
Securities sold (repos)		0	0	0	0	0	0	0	0	0	
Commercial paper		0	0	0	0	0	0	0	0	0	
Other borrowings 1 year or less		0	0	0	0	0	0	0	0	0	-100.00
Borrowings with maturity over 1 year		0	0	0	0	0	0	0	0	0	
Subordinated notes and debentures		370,801	10.22	108,790	3.61	108,816	3.53	108,715	108,614	240.84	242.11
Other liabilities		7,522	0.21	1,579	0.05	1,320	0.04	1,768	1,471	376.38	422.36
Balance due to subsidiaries and related institutions		113,406	3.13	113,406	3.76	113,406	3.68	113,406	113,406	0.00	0.00
Total liabilities		491,729	13.55	223,775	7.42	223,542	7.25	223,889	223,491	119.74	102.16
Equity Capital		3,136,714	86.45	2,791,550	92.58	2,861,824	92.75	2,825,042	2,495,362	12.36	81.57
Perpetual preferred stock (income surplus)		300,000	8.27	150,000	4.97	150,000	4.86	150,000	150,000	100.00	100.00
Common stock		506	0.01	504	0.02	504	0.02	503	502	0.40	10.00
Common surplus		1,010,661	27.85	997,906	33.09	1,002,050	32.48	988,357	978,042	1.28	38.90
Retained earnings		1,866,267	51.43	1,636,311	54.27	1,693,504	54.89	1,677,240	1,366,308	14.05	119.87
Accumulated other comprehensive income		-40,712	-1.12	6,837	0.23	15,774	0.51	8,950	518		
Other equity capital components		-8	0	-8	0	-8	0	-8	-8		
Total liabilities and equity capital		3,628,443	100.00	3,015,325	100.00	3,085,366	100.00	3,048,931	2,718,853	20.33	84.12
Memoranda											
Loans and advances from bank subsidiaries		0	0	0	0	0	0	0	0	0	
Loans and advances from nonbank subsidiaries		113,406	3.13	113,406	3.76	113,406	3.68	113,406	113,406	0.00	0.00
Notes payable to subsidiaries that issued TPS		110,000	3.03	110,000	3.65	110,000	3.57	110,000	110,000	0.00	0.00
Loans and advances from subsidiary holding companies		0	0	0	0	0	0	0	0	0	
Subordinated and long-term debt 1 year or less		0	0	0	0	0	0	0	0	0	
Guaranteed loans to banks, nonbanks, and holding companies		0	0	0	0	0	0	0	0	0	

Parent Company Analysis—Part 1

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Profitability															
Net income / Average equity capital.....	8.01	12.52	10	0.21	6.29	9	2.26	7.29	12	11.97	9.68	75	12.63	10.40	77
Bank net income / Average equity investment in banks	8.90	12.35	22	0.75	6.43	11	2.75	7.45	11	12.35	10.51	74	13.20	11.19	73
Nonbank net income / Average equity investment in nonbanks	2.15	13.18	29	3.01	8.01	44	2.82	9.75	39	4.43	7.89	46	4.17	7.10	42
Subsidiary HCs net income / Average equity investment in sub HCs.....		11.04			6.72			7.01			8.55			8.78	
Bank net income / Parent net income	106.86	96.45	83	356.69	87.60	99	122.46	88.16	94	104.21	82.22	60	104.19	82.56	64
Nonbank net income / Parent net income	0.03	3.22	33	1.72	4.43	60	0.15	3.59	40	0.05	5.93	25	0.05	3.78	32
Subsidiary holding companies' net income / Parent net income		66.57			81.94			68.34			74			72.48	
Leverage															
Total liabilities / Equity capital	15.68	16.51	63	8.02	20.37	31	7.81	20.06	29	7.93	20.43	34	8.96	20.88	39
Total debt / Equity capital	11.82	11.37	66	3.90	14.74	29	3.80	14.41	28	3.85	14.31	34	4.35	14.69	39
Total debt + notes payable to subs that issued TPS / Equity capital	15.33	13.41	68	7.84	17.04	32	7.65	16.67	31	7.74	16.36	40	8.76	17.10	45
Total debt + Loans guaranteed for affiliate / Equity capital	11.82	11.46	65	3.90	15.02	29	3.80	14.68	28	3.85	14.56	34	4.35	15.14	39
Total debt / Equity capital – excess over fair value	11.82	11.47	66	3.90	14.86	29	3.80	14.52	28	3.85	14.51	34	4.35	14.81	39
Long-term debt / Equity capital	11.82	10.65	67	3.90	13.73	29	3.80	13.56	28	3.85	13.04	35	4.35	13.37	39
Short-term debt / Equity capital	0	0.55	39	0	0.92	36	0	0.77	38	0	1.02	36	0	1.14	37
Current portion of long-term debt / Equity capital	0	0.10	40	0	0.05	41	0	0.06	40	0	0.05	40	0	0.14	39
Excess cost over fair value / Equity capital	0	0.08	40	0	0.08	39	0	0.08	39	0	0.12	38	0	0.12	39
Long-term debt / Consolidated long-term debt	39.95	40.69	43	27.49	32.61	45	27.49	34.67	40	27.49	28.44	52	27.49	28.63	50
Double Leverage															
Equity investment in subs / Equity capital	98.47	103.15	20	102.37	103.27	50	102.41	102.81	48	101.89	103.22	46	101.56	103.10	47
Total investment in subs / Equity capital.....	100.06	108.29	28	104.16	110.46	47	104.16	110.16	46	103.66	111.07	41	103.57	112.48	42
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)	-0.19	0.27	15	11.08	0.69	97	1.08	0.47	75	0.17	0.36	44	0.13	0.35	45
Equity investment in subs – equity cap / Net income-div (X).....		0.85			2.31		1.27	1.82	50	0.17	1.22	13	0.13	1.22	11
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	38.28	152.56	10	51.03	128.63	12	52.24	136.59	7	53.57	177.68	6	55.05	162.34	9
Cash from ops + noncash items + op expense / Op expense + dividend	59.98	155.61	14	46.85	142.45	10	47.87	147.24	5	50.72	190.27	7	51.93	174.91	7
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	363.89	94.59	97	52.20	140.42	12	51.39	134.08	8	34.62	116.34	8	-108.60	103.19	2
Pretax operating income + interest expense / Interest expense	31.27	1,645.53	6	14.03	1,826.91	9	29.88	2,016.32	4	45.84	1,968.54	5	63.03	2,898.75	8
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	42.14	1,896.20	6	41.48	1,413.95	9	51.21	1,539.23	5	67.90	1,632.83	4	77.52	1,369.37	9
Dividends + interest from subsidiaries / Interest expense + dividends	43.35	174.48	10	81.49	144.62	23	81.44	150.43	18	81.75	210.80	9	81.68	188.90	10
Fees + other income from subsidiaries / Salary + other expenses.....	0	12.03	34	0	14.76	31	0	13.95	31	0	16.52	30	0	16.08	33
Net income / Current part of long-term debt + preferred dividends (X).....	12.99	40.79	31	0.61	26.65	8	6.57	35.64	19	32.89	57.11	70	30.63	33.93	62
Other Ratios															
Net assets that reprice within 1 year / Total assets	12.18	3.29	89	0.01	3.69	29	0.01	3.85	31	0	2.64	34	0	2.61	32
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due	0	0.60	47	0	0.12	46	0	0.10	46	0	0.04	43	0	0.24	47
Nonaccrual.....	0	1.04	44	0	0.80	40	0	1.03	40	0	0.54	40	0	6.54	38
Total	0	1.64	41	0	0.92	37	0	1.13	37	0	0.58	34	0	6.78	36
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries	0	0.03	46	0	0.05	46	0	0.05	46	0	0.10	46	0	0.24	44
To subsidiary holding companies.....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Total	0	0.03	46	0	0.05	46	0	0.05	46	0	0.10	46	0	0.25	44
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries.....	0	1.76	15	0	2.95	14	0	2.66	14	0	5.62	12	0	5.50	12
Combined thrift assets (reported only by bank holding companies).....	0	0	50	0	0	50	0	0	49	0	0	50	0	0	50
Combined foreign nonbank subsidiary assets	0	0.07	40	0	0.07	38	0	0.08	38	0	0.19	36	0	0.21	36

Parent Company Analysis—Part 2

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018			
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	
Payout Ratios — Parent																
Dividends declared / Income before undistributed income.....		69.90			84.44			81.10			57.84				57.26	
7.70	27.22	14	163.42	49.77	95	15.21	42.29	15	3.04	33.08	8	3.26	27.33	11		
Net income – dividends / Average equity.....		7.40	9.25	40	-0.13	3.19	17	1.92	4.14	23	11.61	6.46	91	12.22	7.33	92
Percent of Dividends Paid																
Dividends from bank subsidiaries	54.14	160.45	21	106.66	130.19	47	106.67	132.17	40	106.67	178.13	29	106.67	157.73	30	
Dividends from nonbank subsidiaries	0.38	6.19	58	1.05	3.74	70	0.98	3.41	66	1.55	7.53	62	1.46	7.13	68	
Dividends from subsidiary holding companies.....	0	6.32	45	0	2.34	44	0	4.85	44	0	21.40	42	0	16.86	42	
Dividends from all subsidiaries	54.52	213.42	12	107.71	167.02	34	107.65	174.85	26	108.22	260.40	17	108.12	215.26	16	
Payout Ratios — Subsidiaries:																
Percent of Bank Net Income																
Dividends from bank subsidiaries	3.90	43.30	13	48.87	61.85	38	13.25	60.28	12	3.11	66.55	9	3.34	60.71	9	
Interest income from bank subsidiaries.....	1.22	0.11	92	15.27	0.48	96	4.14	0.36	95	0.97	0.54	76	1.04	0.52	78	
Management and service fees from bank subsidiaries	0	0.87	38	0	1.79	36	0	1.47	37	0	1.55	36	0	1.88	36	
Other income from bank subsidiaries.....	0	0	46	0	0	47	0	0	46	0	0	46	0	0	47	
Operating income from bank subsidiaries	5.12	48.70	13	64.14	71.13	47	17.39	62.88	13	4.08	69.36	6	4.39	63.43	8	
Percent of Nonbank Net Income																
Dividends from nonbank subsidiaries	100	66.90	69	100	52.29	74	100	56.39	72	100	82.95	65	100	51.40	79	
Interest income from nonbank subsidiaries.....	263.64	2.38	97	150.65	4.57	96	158.33	7.38	95	100	20.25	87	104.23	18.56	88	
Management and service fees from nonbank subsidiaries	0	0.66	39	0	0.93	40	0	0.86	39	0	1.92	38	0	2.96	38	
Other income from nonbank subsidiaries.....	0	0.11	44	0	0.20	45	0	0.16	46	0	1.06	43	0	0.15	48	
Operating income from nonbank subsidiaries	363.64	94.31	91	250.65	70.62	90	258.33	79.84	88	200	150.41	74	204.23	99.33	82	
Percent of Subsidiary Holding Companies' Net Income																
Dividends from subsidiary holding companies.....		36.58			25.82			43.51			61.23				48.56	
Interest income from subsidiary holding companies.....		5.06			9.87			8.40			6.54				3.95	
Management and service fees from subsidiary holding companies.....		0.75			0.41			0.44			0.36				0.43	
Other income from subsidiary holding companies.....		-0.41			0.01			0.01			0.29				0.01	
Operating income from subsidiary holding companies.....		47.30			41.80			55.20			76.49				61.19	
Dependence on Subsidiaries:																
Percent of Total Operating Income																
Dividends from bank subsidiaries	74.70	72.55	30	74.76	68	33	74.81	69.76	30	74.45	67.32	32	74.57	65.18	35	
Interest income from bank subsidiaries.....	23.35	0.27	96	23.37	1.03	95	23.38	0.63	96	23.27	0.80	96	23.30	0.92	95	
Management and service fees from bank subsidiaries	0	1.64	37	0	2.06	37	0	1.87	37	0	1.81	36	0	2.01	37	
Other income from bank subsidiaries.....	0	0.03	45	0	0.08	46	0	0.04	45	0	0.03	44	0	0.02	47	
Operating income from bank subsidiaries	98.05	82.68	53	98.12	80.80	53	98.19	82.20	55	97.72	78.80	52	97.87	74.20	51	
Dividends from nonbank subsidiaries	0.53	3.56	60	0.74	2.36	67	0.69	1.95	64	1.08	2.65	63	1.02	2.57	69	
Interest income from nonbank subsidiaries.....	1.39	0.20	88	1.11	0.90	85	1.09	0.73	86	1.08	1.19	82	1.06	2.32	80	
Management and service fees from nonbank subsidiaries	0	0.02	42	0	0.03	42	0	0.02	42	0	0.06	41	0	0.03	41	
Other income from nonbank subsidiaries.....	0	0.01	45	0	0.02	47	0	0.01	46	0	0.04	44	0	0.02	48	
Operating income from nonbank subsidiaries	1.92	5.69	60	1.85	5.80	62	1.78	4.70	60	2.16	7.29	58	2.08	7.64	64	
Dividends from subsidiary holding companies.....	0	2.13	45	0	1.41	44	0	2.53	44	0	4.52	43	0	5.15	42	
Interest income from subsidiary holding companies.....	0	0.01	45	0	0.16	44	0	0.11	44	0	0.20	44	0	0.37	43	
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49	
Other income from subsidiary holding companies.....	0	0	50	0	0	49	0	0	49	0	0	48	0	0	49	
Operating income from subsidiary holding companies.....	0	3.40	44	0	4.22	42	0	4.56	42	0	6.08	40	0	6.79	39	
Loans and advances from subsidiaries / Short term debt.....		152.66			216.76			135.13			83.37				87.87	
Loans and advances from subsidiaries / Total debt	30.58	28.03	61	104.24	27.05	90	104.22	27.08	90	104.31	28.33	90	104.41	26.53	91	